Heartland ACH Debit Filter User Guide

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A. Welcome to Heartland ACH Debit Filter

Service Overview

Heartland ACH Debit Filter is designed to empower our business customers with the ability to prevent financial loss due to unauthorized incoming ACH debit (Heartland ACH Debit Filter) transactions. Certain types of fraudulent ACH debit and credit transactions must be returned to the originating financial institution by the opening of the 2nd business day following the settlement date. This means businesses must identify these transactions same day and return any unauthorized transactions immediately to prevent financial loss.

Introduction to Heartland ACH Debit Filter

The Heartland ACH Filter modules are highly configurable. A list of ACH Filter features are outlined below.

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

Feature Name	Description	ACH Debit Filter	Standard	Optional
Written Statement of Unauthorized Debit (WSUD)	If required by the financial institution, this form will be completed to return a transaction, by selecting a reason and providing an electronic signature authorizing the return.	Yes	✓	
No Written Statement of Authorized Debit	It is important to note that some FI's may choose to require business account customers to make all pay/return decisions same day and waive the requirement to present a Written Statement. In that case, this feature will not be available.	Yes		✓
Dual Decisioning	If enabled at the FI level, allows customers to designate dual approval parameters on transaction decisioning.	Yes	✓	
Approved/Blocked List Dual Approval	If enabled at the Customer level, will allow FI and Customer users to approve or reject changes to Approved or Blocked Lists.	Yes		✓
Reports	Allows a user to view data on the following features: • Notification Rules • Approved List • Block List	Yes	✓	

Accounts enrolled in Heartland ACH Debit Filter are assigned a default setting of <u>System-Return</u>. If a decision is not made by the end of day cut-off time (12:00 PM NOON CST), the default setting will apply.

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

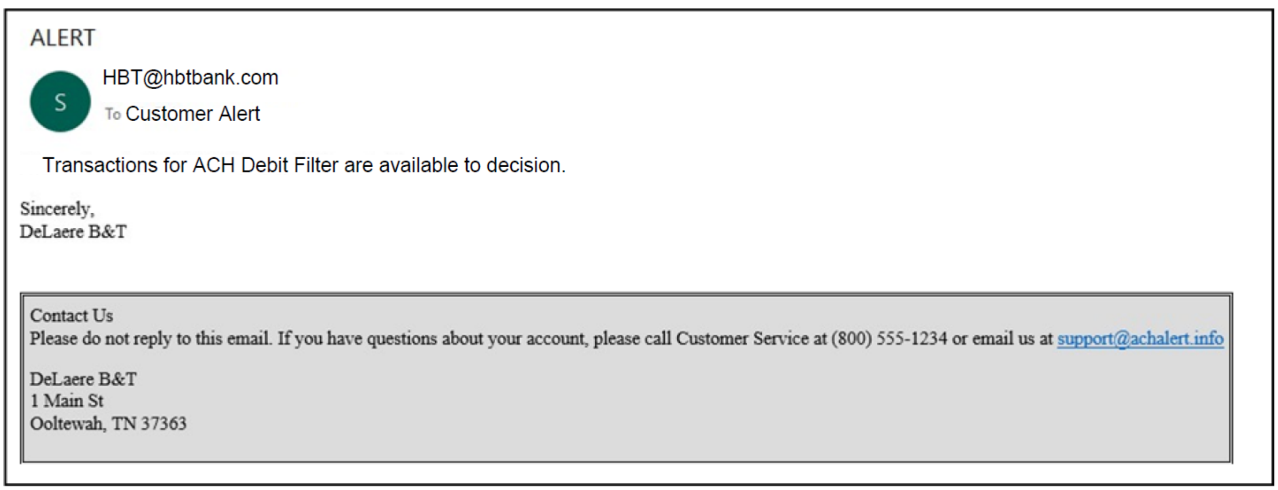
Notification Emails

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

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

1. Sample Alerts – Service Level

   Via Email:



ALERT

HBT@hbtbank.com

To Customer Alert

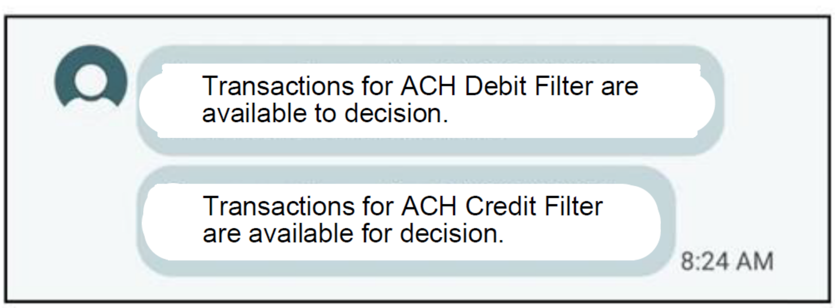
Transactions for ACH Debit Filter are available to decision.

Sincerely,
DeLaere B&T

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

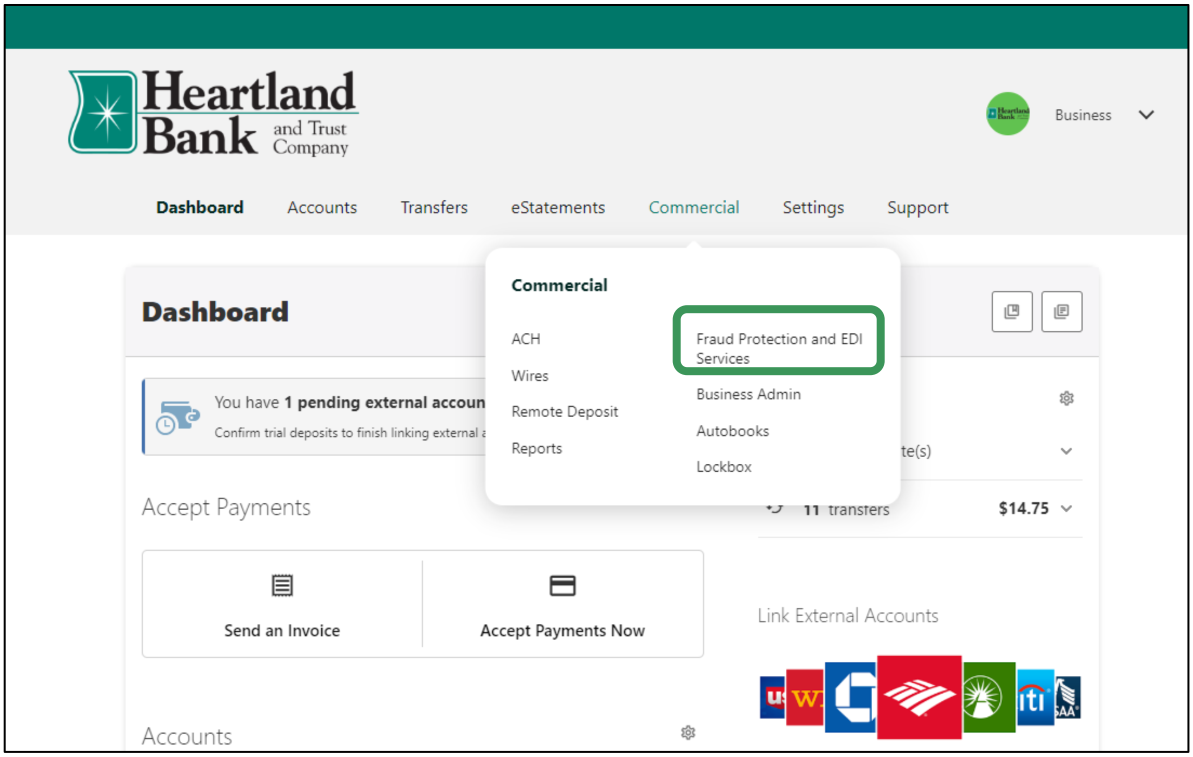
DeLaere B&T
1 Main St
Ooltewah, TN 37363

   Via Text:

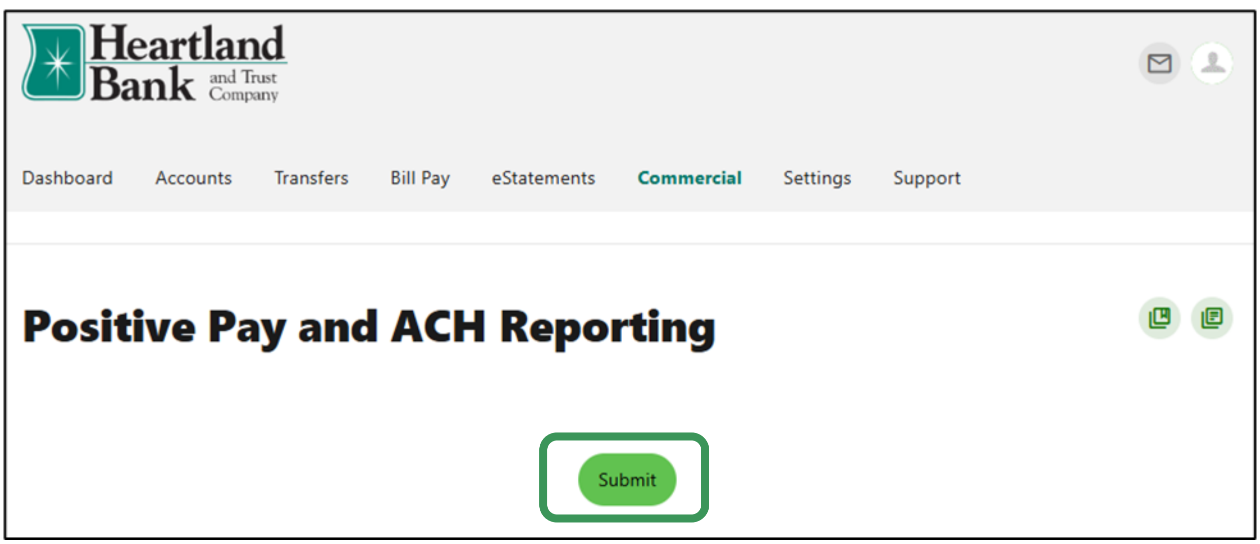


B. Accessing ACH Filter

1. To access ACH Filter, select the **Commercial Tab** in the Business Connect Platform and select the **Fraud Protection and EDI Services or Fraud Protection Services** option.



2. Select the green **Submit** button to access ACH Filter Services.

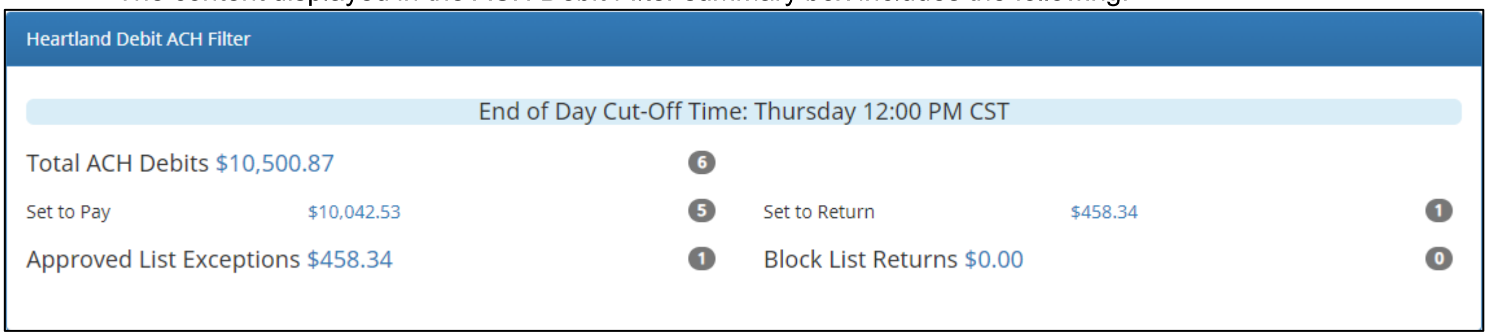


C. Dashboard

Using the Dashboard

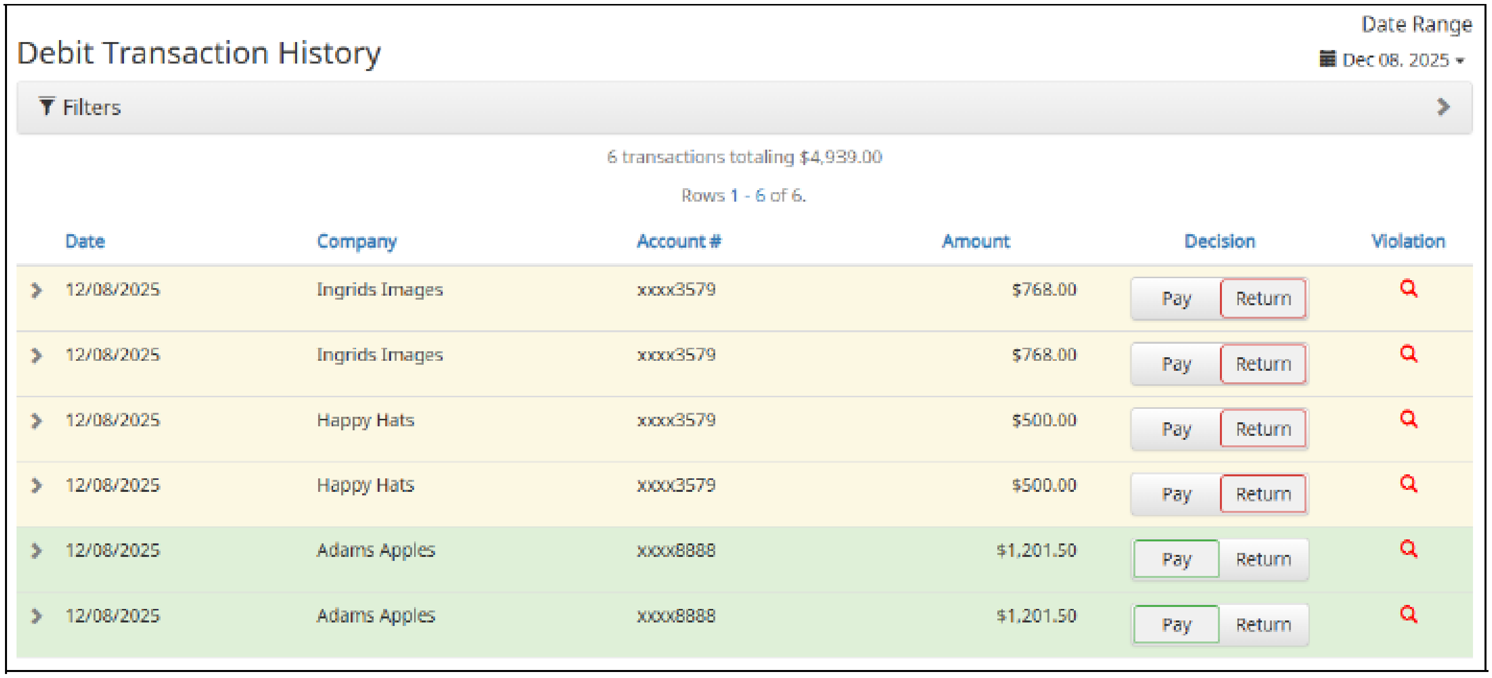
The Dashboard is the default landing page within the portal. If ACH Debit Filter is enabled, the ACH Debit Filter summary box will be displayed. Summary information on current incoming ACH transactions and status will be displayed for accounts the user has been granted access. The user must also have the Transaction History user privilege enabled. Active links are embedded within the ACH Debit Filter section to permit users to navigate from the dashboard landing page into the service modules or directly to transactions in the status selected. Dashboard totals are updated in real time as transaction status values are changed by a user.

The content displayed in the ACH Debit Filter summary box includes the following:

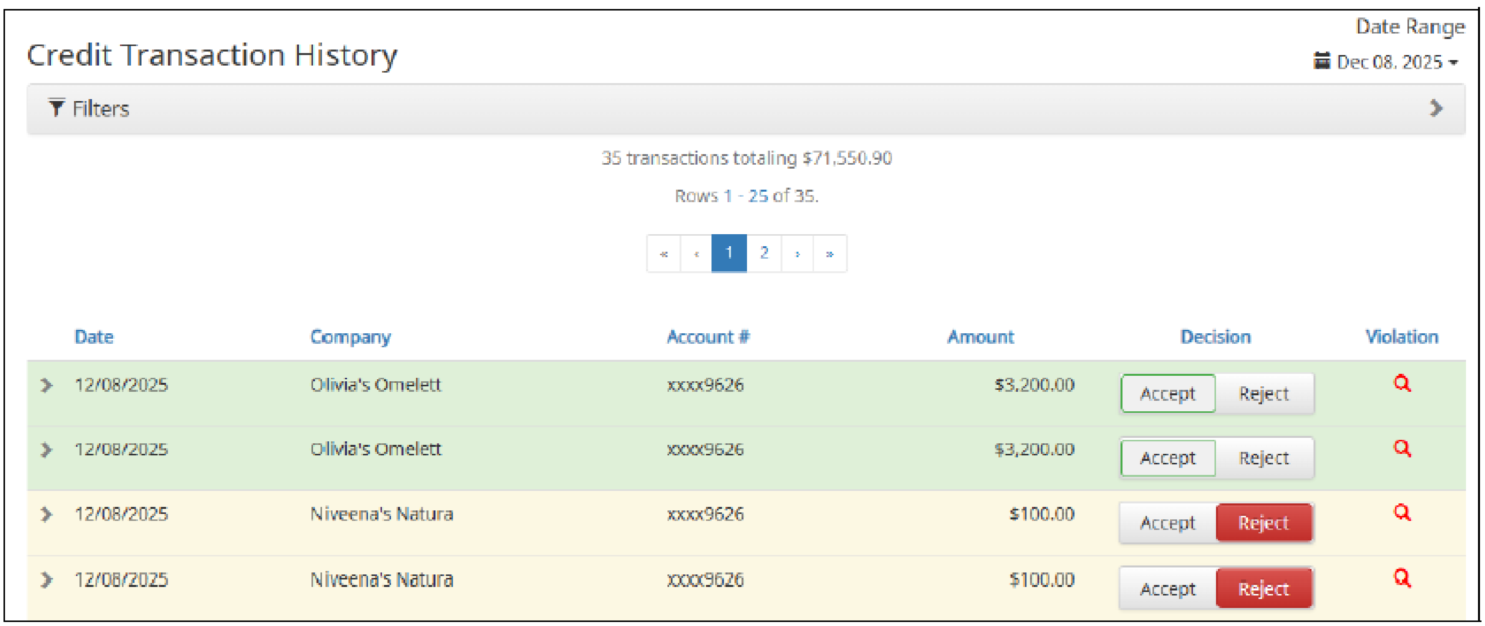


Service Name	In the example provided, clicking ACH Debit Filter on the left in the title bar will direct the user to the main menu.
End of Day Cut-Off Time	Displayed in the second bar, the day and time transaction decisions will be collected by the financial institution. If a pay or return decision has not been made, the system return default will apply.
Total ACH Debits	In the examples above, the total represents the total dollar amount and number of incoming ACH debit transactions (ACH Debit Filter) received by the financial institution for the accounts the user has access to view.
Approved List Exceptions	This represents the total dollar amount and number of incoming ACH debit transactions received from companies that are not on the customer’s approved list or have violated an approved list parameter.
Pending Approval	If Dual Decision Approval has been enabled, the Pending Approval hyperlink will appear in the Dashboard. Clicking on the dollar amount hyperlink on the Pending Approval line will direct the user to the Debit or Credit Transaction Approval Screen, where the user can approve or reject any transactions that are pending approval by the user.
Block List Returns	This represents the total dollar amount and number of incoming ACH credit or debit transactions received from companies that are on the client’s blocked list and will be returned.
Set to Pay / Set to Return	Clicking on the dollar amount hyperlinks on the Set to Pay or Set to Return lines will expand the view to display a breakdown of the total for each category. System Pay or Return indicate transactions that will pay or return if no action is taken due to the default status. User pay or return indicate a Customer user decision has occurred. Approved List indicates the incoming ACH debits are from companies the customer has pre-approved to debit an account or accounts. The status for these transactions will automatically be set to approved list pay. FI pay or return indicates an FI decision has occurred on behalf of the customer.
Transaction History	The user can click on the dollar amount link for any category to be directed to a filtered view of the Transaction History.

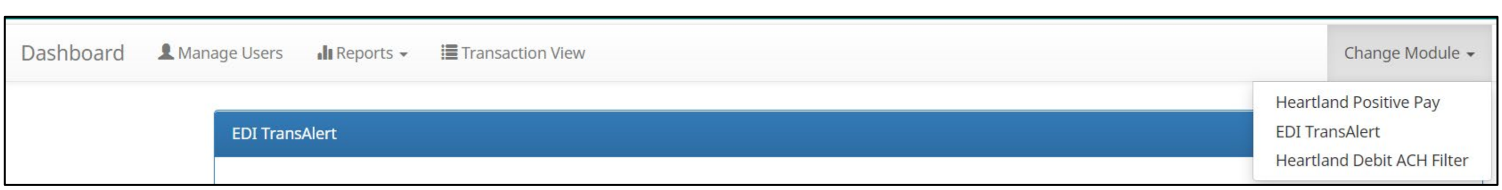
ACH Debit Filter:



ACH Credit Filter:



From the Client Dashboard, a user can also navigate to the ACH Debit Filter Modules by clicking Change Module > Heartland ACH Debit Filter.



Dashboard and Additional File Loads after EOD

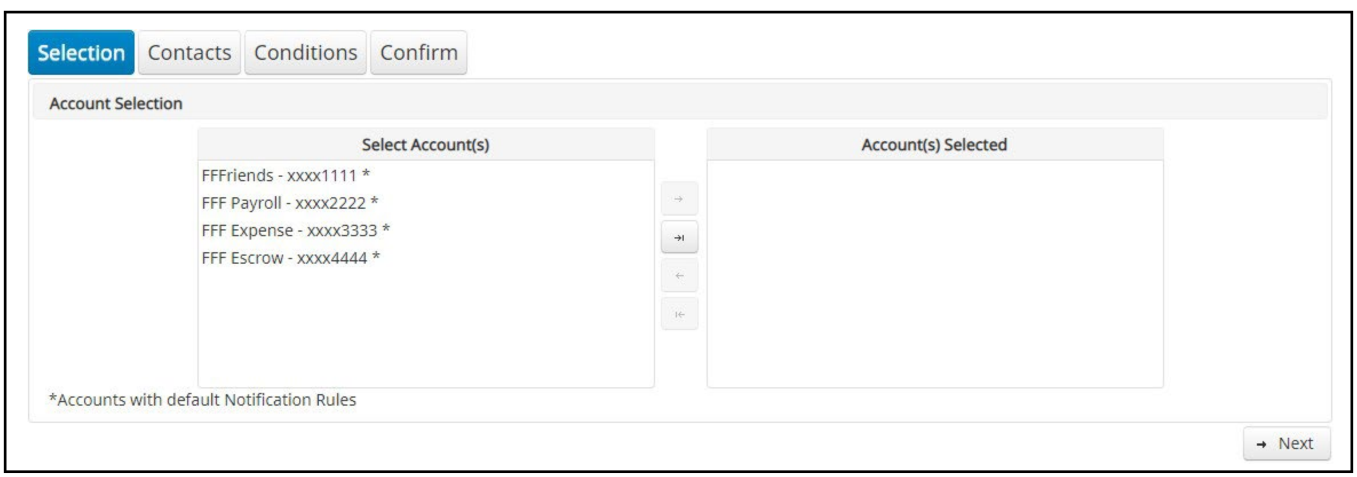
After the end of day cut-off time (**12:00 PM NOON CST**), all pending ACH transactions are processed, and the Dashboard totals will clear out. If additional ACH transaction files are loaded after the end of day cut-off time but prior to midnight, they will not be displayed in the Dashboard until 5:00 a.m. and will be included in the next day's totals.

Setup Notification Method and Conditions

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

1. From the Heartland ACH Debit Filter Module, click Manage > Notification Rules.

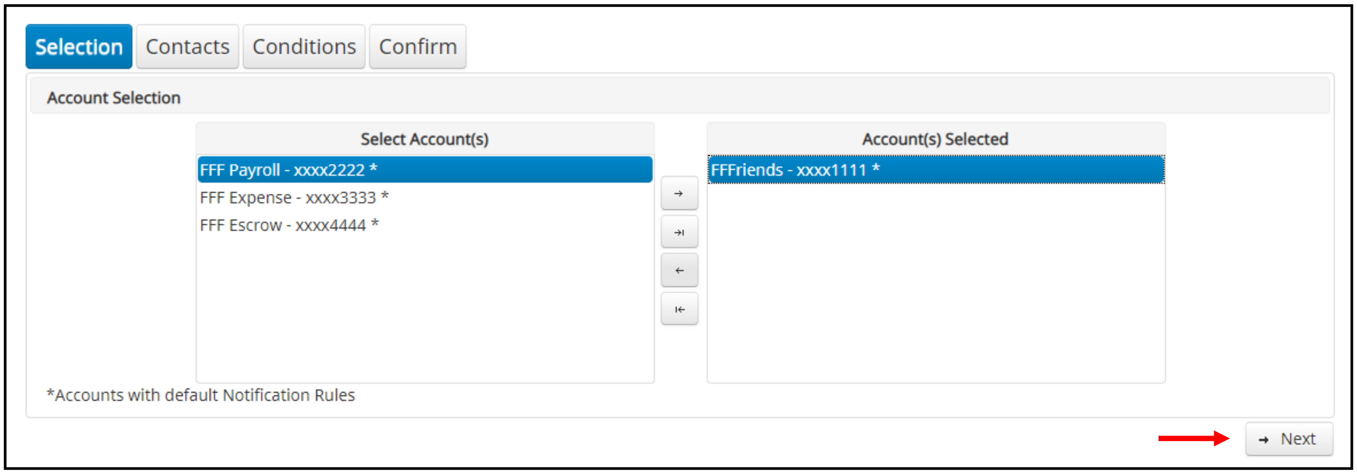
2. The Manage Debit Notification Rules page appears. The Selection screen is the first screen of the Notification Rules page and will display a list of all accounts the user has access to.



NOTE: All accounts with the asterisk (*) symbol have not been configured, and have the default notification rules, set up with the notification method via email. The email will be delivered to the default notification contact established by your financial institution, until such time the account is configured. The default notification condition is to Notify for All ACH Debits.

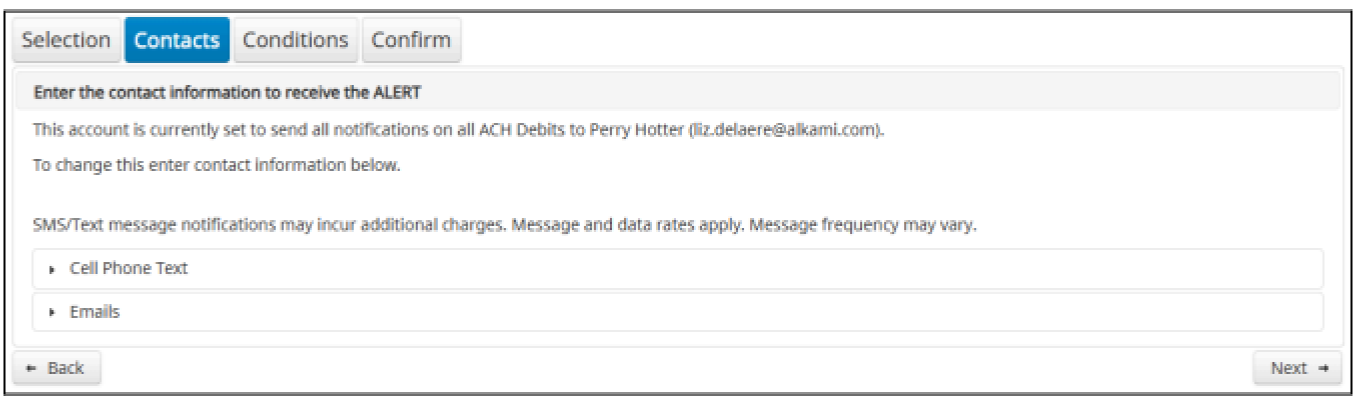
3. Select the accounts to be configured and move them to the Selected Accounts box. It is important to note multiple accounts can be selected to make changes and updates if they currently share the same rule configuration.

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

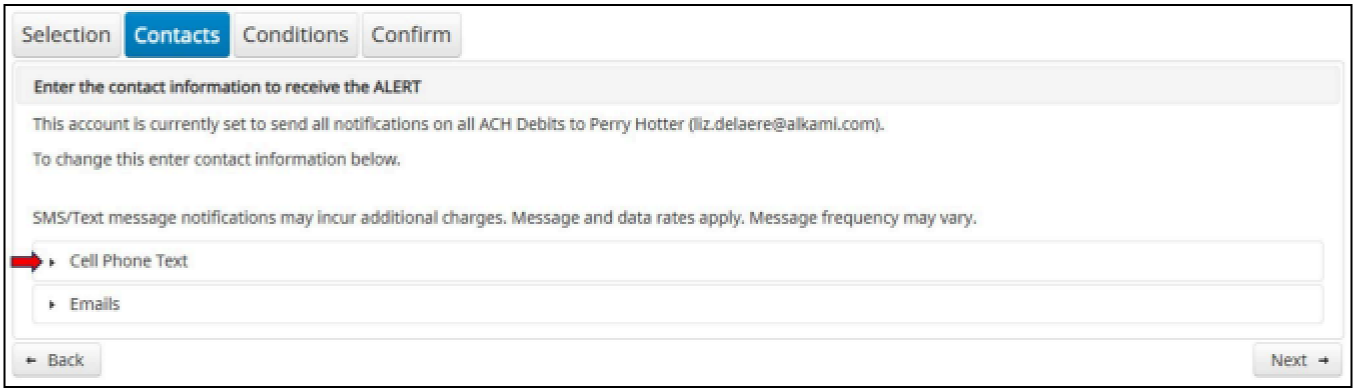


Once all accounts have been selected, click the **Next** button to proceed.

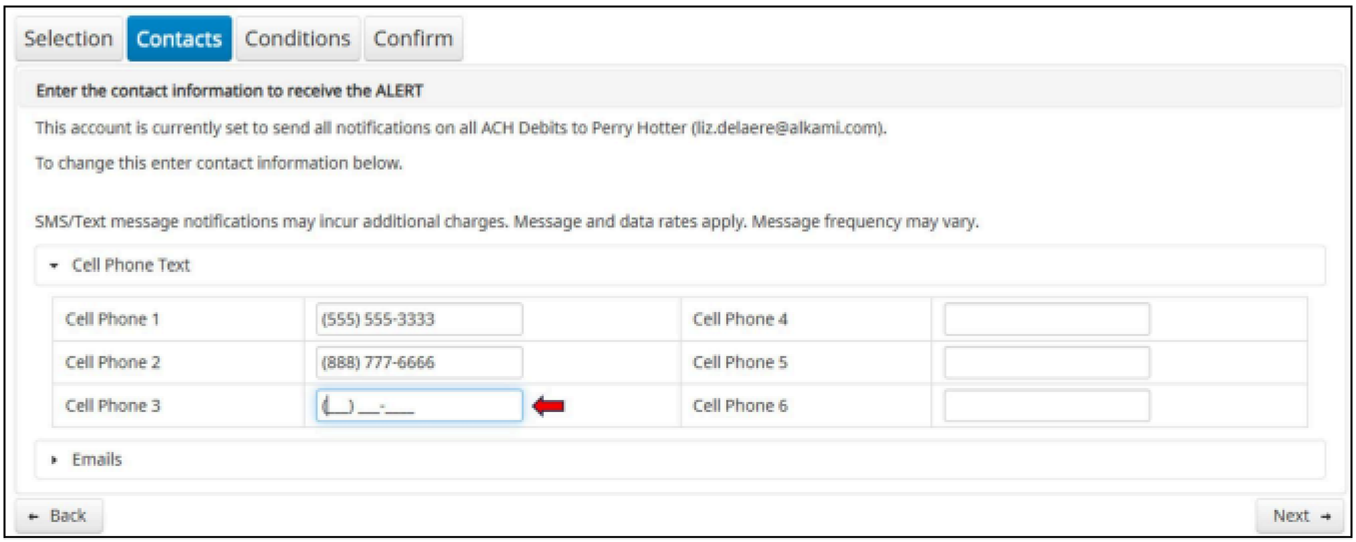
4. The Contacts screen is the second screen of the Notification Rules page. The Contact screen will allow entry of up to 30 email addresses and up to 6 cell phone numbers.



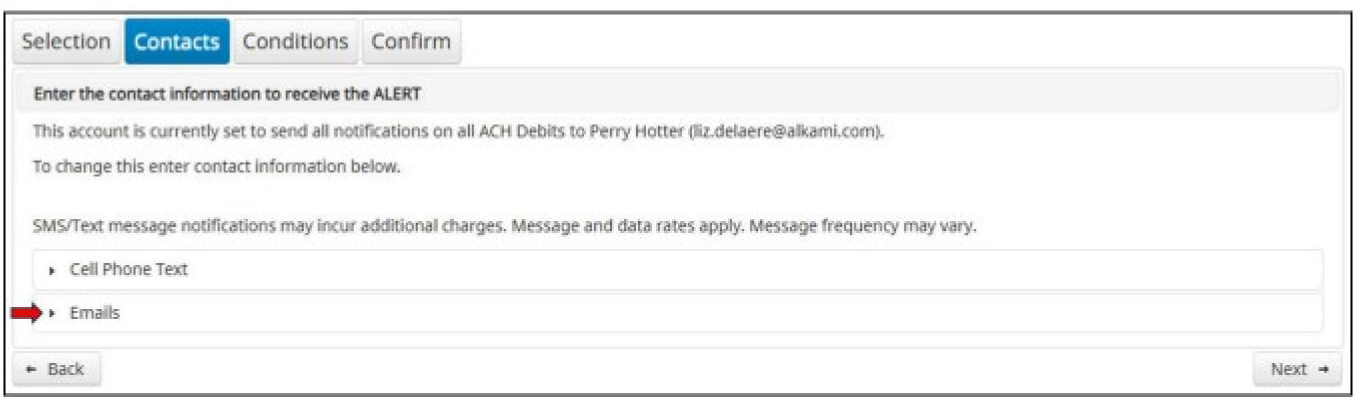
5. To add a cell phone number, click the arrow icon on the left-hand side of the **Cell Phone Text** box to expand the view.



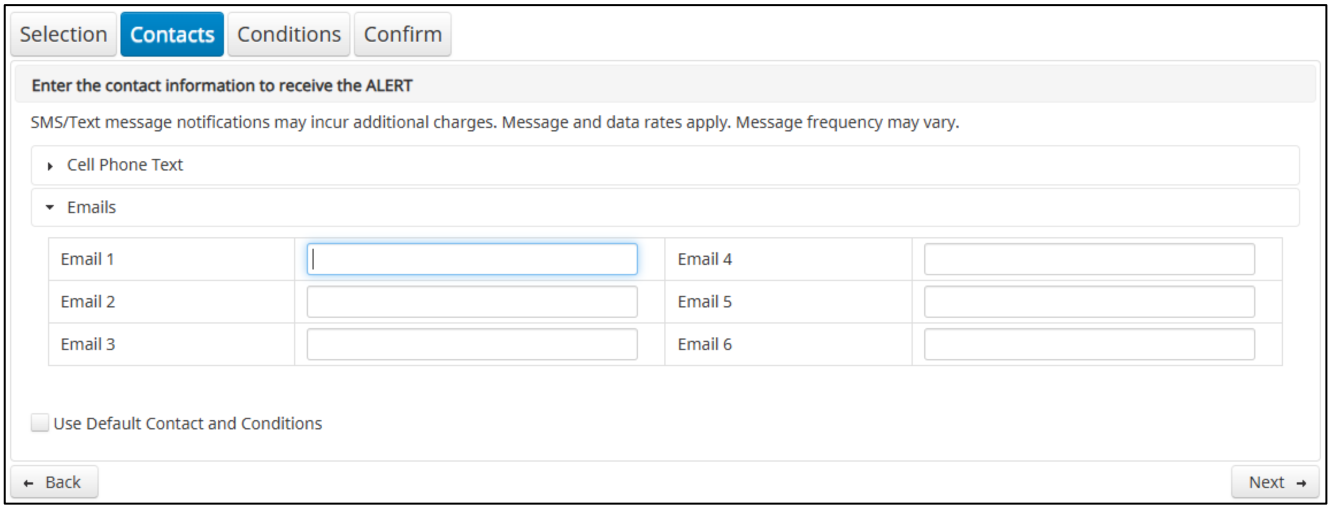
6. Six fields are available for Cell Phone numbers. Enter the 10-digit cell number in Cell Phone 1 field. Repeat this process to add up to five additional cell phone numbers.



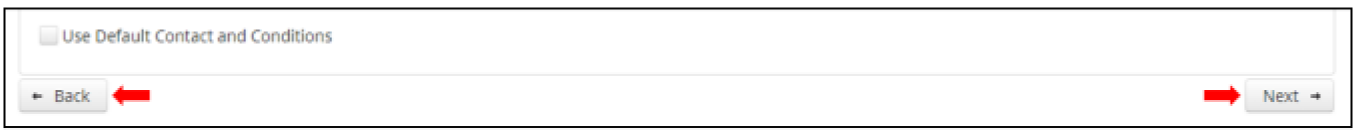
7. To add an email address, click the arrow icon on the left-hand side of the **Emails** box to expand the view.



8. 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.

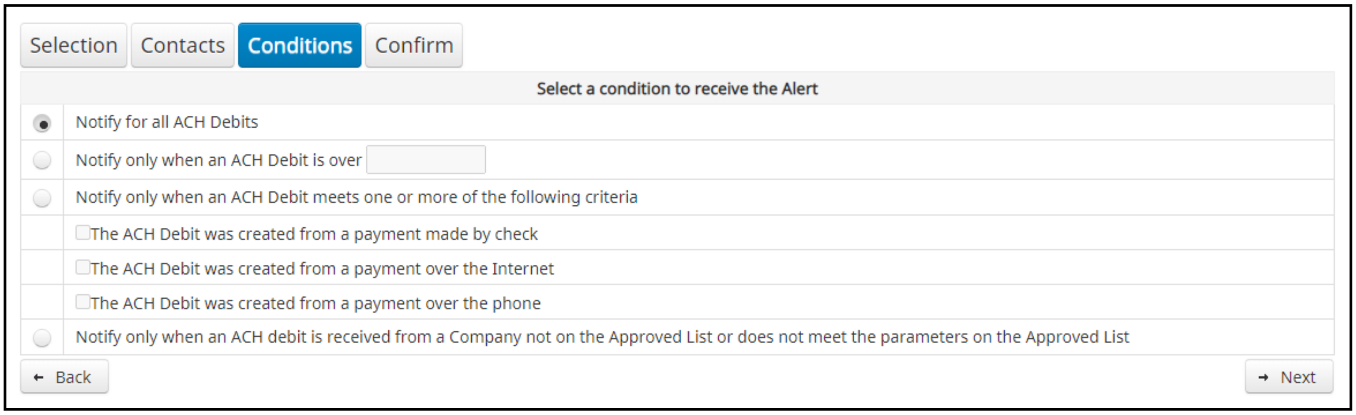


9. Once all cell phone numbers and email addresses have been added, the user can proceed to the next step by clicking the **Next** button. Clicking the **Next** button saves the data and moves to the next step. The user can click the Back button to go back to the Selection page, but the user will lose all data entered on this screen.



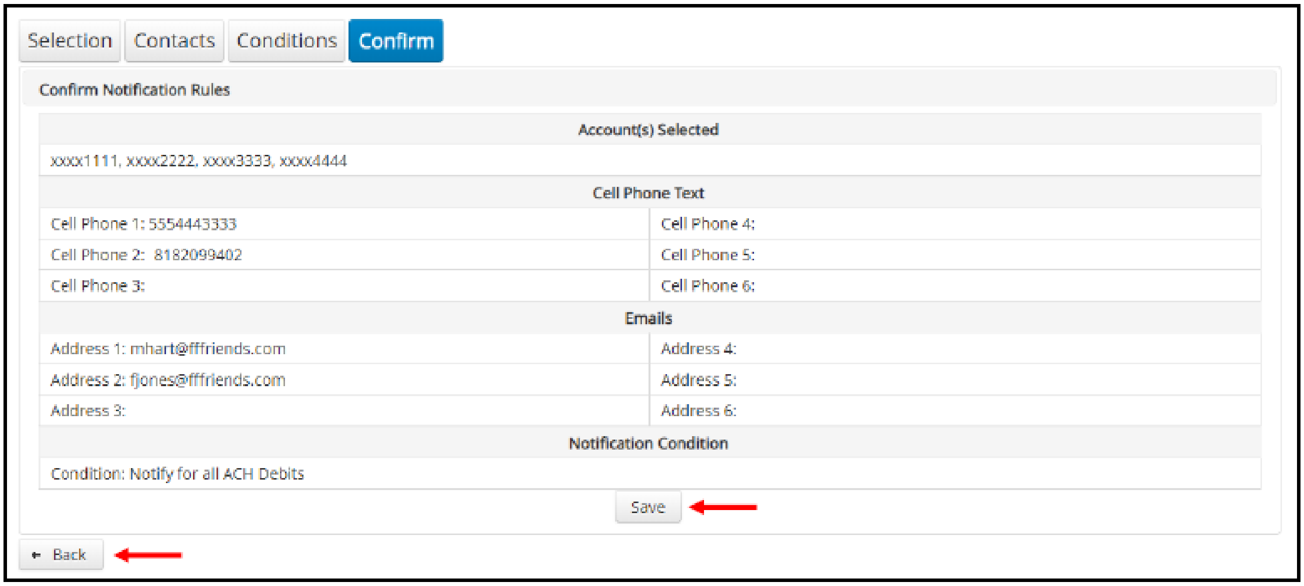
10. The Conditions screen is the third screen of the Notification Rules page. On this page, the user can define the criteria for when alerts should be sent. It is important to note that the alert criteria controls the alerting process but does not control the transaction status designated at load time. The transaction status is controlled by the default setting, approved and block list settings.

    Only one radial button can be selected.

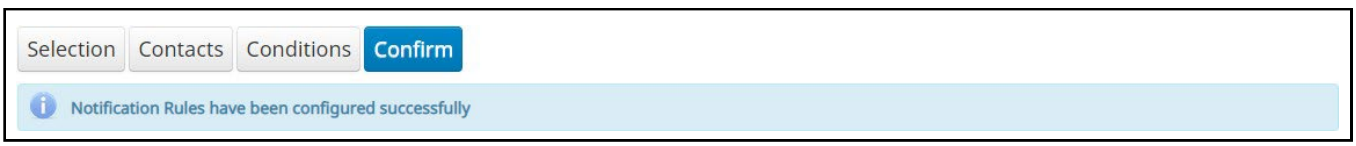


Notify for all ACH Debits	An alert will be sent for every ACH debit received on the accounts configured with this notification condition.
Notify only when an ACH Debit is over	• Enter the dollar amount. • Alerts will only be sent when an ACH Debit is received that is greater than the dollar amount established. • Alerts will not be sent when an ACH Debit is received that is equal to or less than the dollar amount established.
Notify only when an ACH Debit meets one or more of the following criteria	An alert will be sent for the criteria selected. Select one, two or all three criteria: • Payment was made by check and converted into an ACH entry (includes transactions with an ARC, BOC, POP, or RCK standard entry class code). • Payment from a bank account was authorized over the internet or on a mobile phone (includes transactions with a WEB standard entry class code). • Payment from a bank account was authorized over the telephone (includes transactions with a TEL standard entry class code).
Notify only when an ACH Debit is received from a Company that is not on the Approved List or does not meet the parameters on the Approved List	An alert will be sent only when an ACH debit is received on the account from a company not set up on the approved list or is set up on the approved list but violates one of the additional parameters set, such as maximum amount, frequency, or start or end date. Alerts will NOT be sent on ACH debit transactions that are received from companies set up on the approved list and are within approved list parameters. Those transactions will receive a status of approved list pay. However, the status can be changed from within Transaction History.

11. 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.

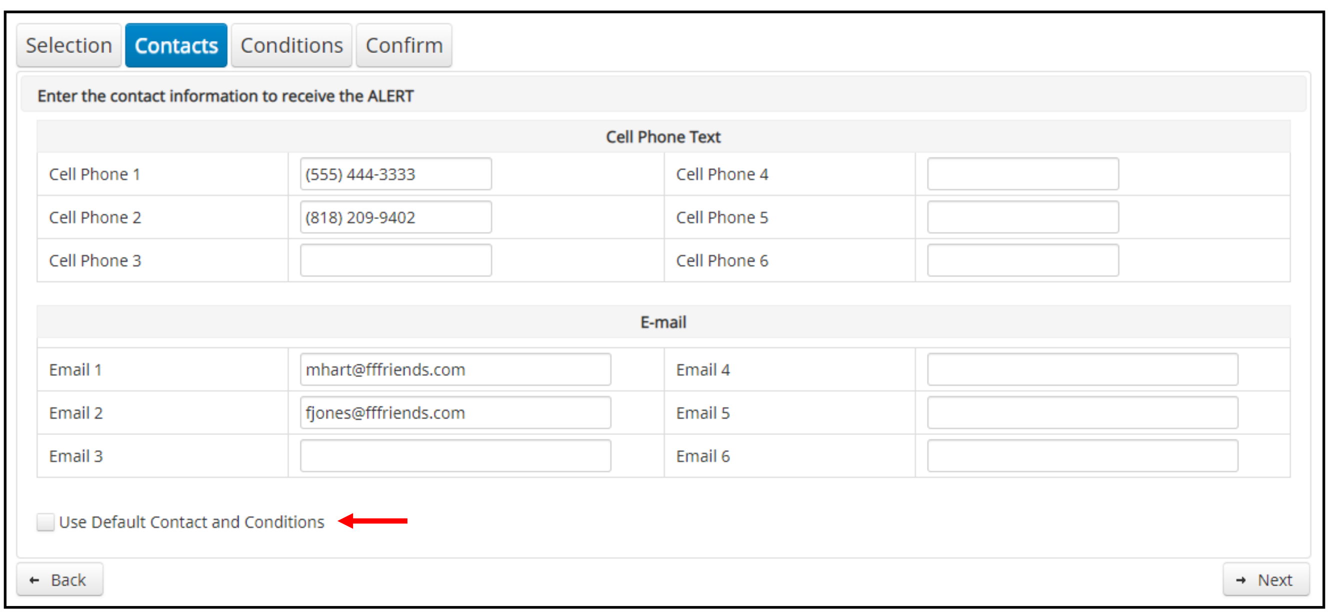


10. Once **Save** has been clicked, a success message will appear.



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

b. 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

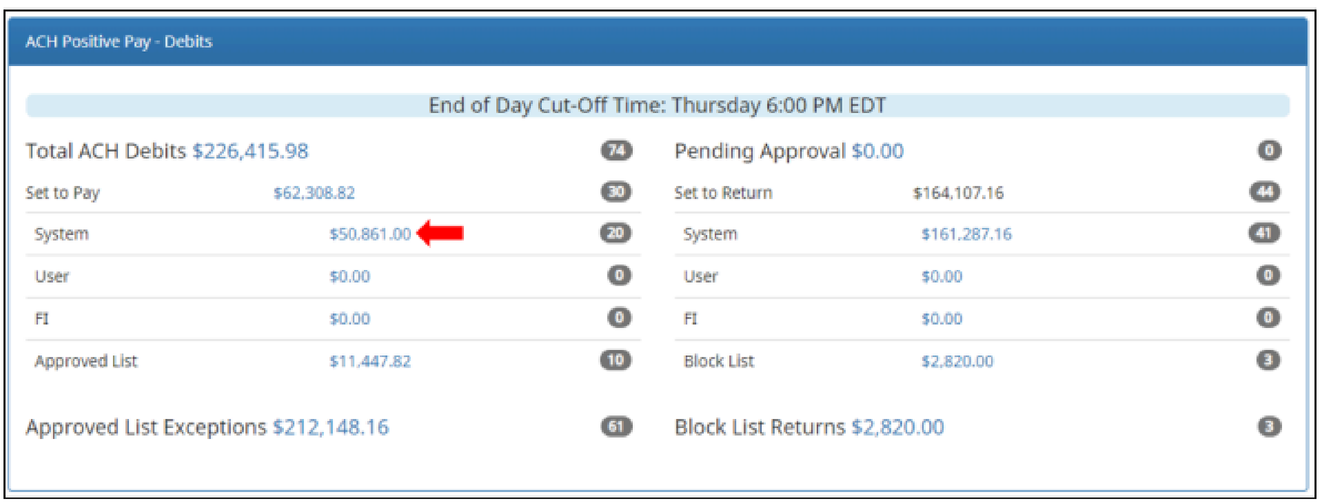
ACH Debit Filter Transaction History allows authorized users to search and view all ACH debits that have been received on enrolled accounts, and to make decisions on items. Users can use Transaction History to search for ACH transactions for a specific account using one of the many filtering options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

View Transaction History

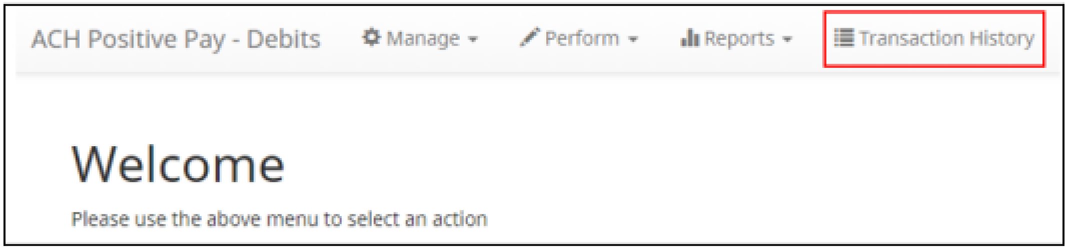
NOTE:

- ➢ Transactions are available in transaction history for one (1) year.
- ➢ The Transaction History user privilege must be enabled to access this screen.
- ➢ If the user has been granted the Change Status user privilege and the transaction is available to decision, the Pay and Return buttons will be available for use.
- ➢ Transactions that will be paid will have green shading as a background.
- ➢ Transactions that will be returned will have yellow shading as a background.
- ➢ Transaction in a return status cannot be changed after the EOD cut-off time.

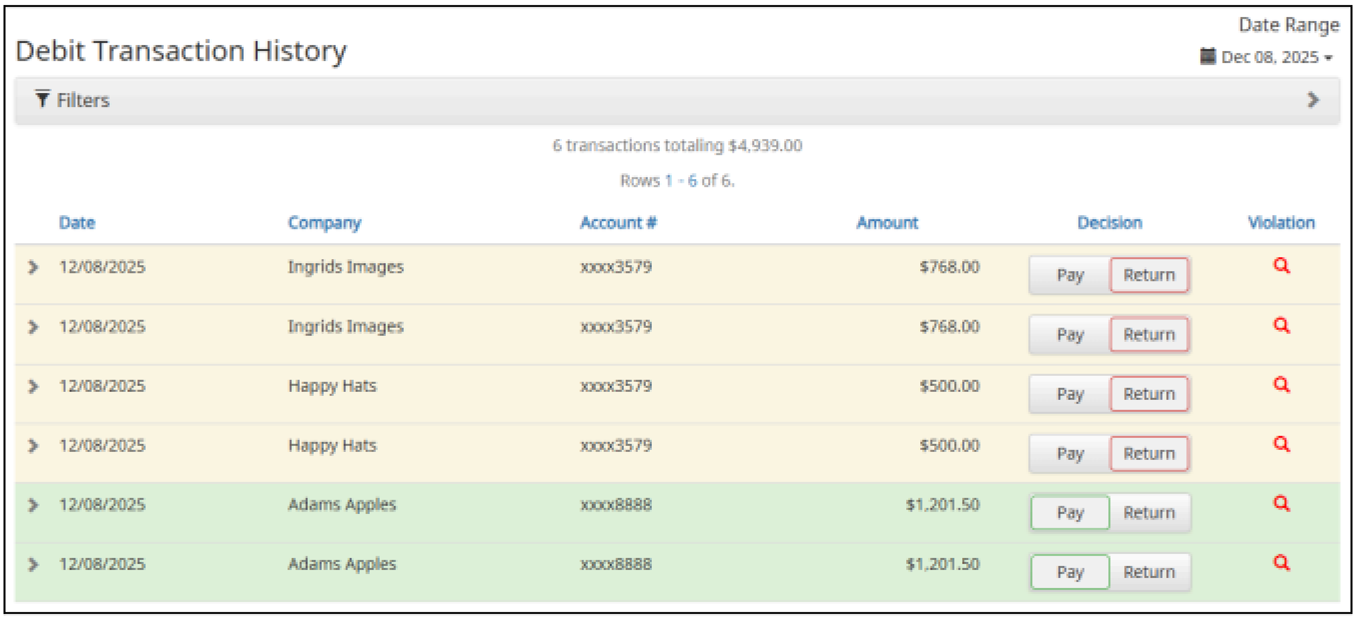
1. There are two ways to navigate to the Transaction History page. One option is to navigate directly to ACH Debit Filter Transaction History from the Dashboard, by clicking on any dollar amount displayed within the ACH Debit Filter Dashboard. When using this option, Transaction History will only display transactions included in the category selected. In the example below, the user would see only transactions with a System Pay status. To see all transactions, click on Total ACH Debits.



Another option is to navigate within the ACH Debit Filter module, to the View menu and click Transaction History.

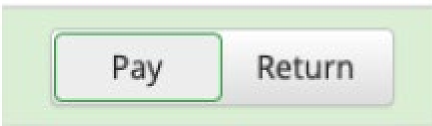
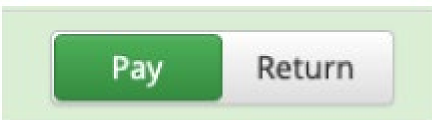
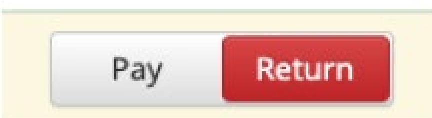
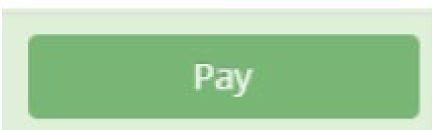
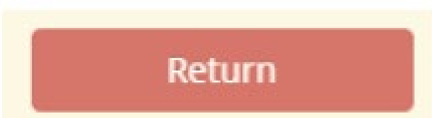
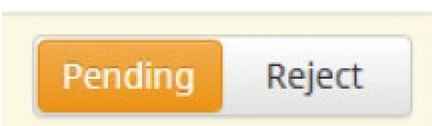


2. The Transaction History page displays all current day transactions for all accounts to which the user has access.

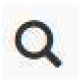
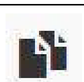


Date	Date the ACH debit was presented for payment or loaded to ACH Debit Filter.
Company	Name of the company debiting the account. This information is obtained from the company name field in the batch header record of the ACH transaction.
Account Number	Account number the ACH debit was presented against.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

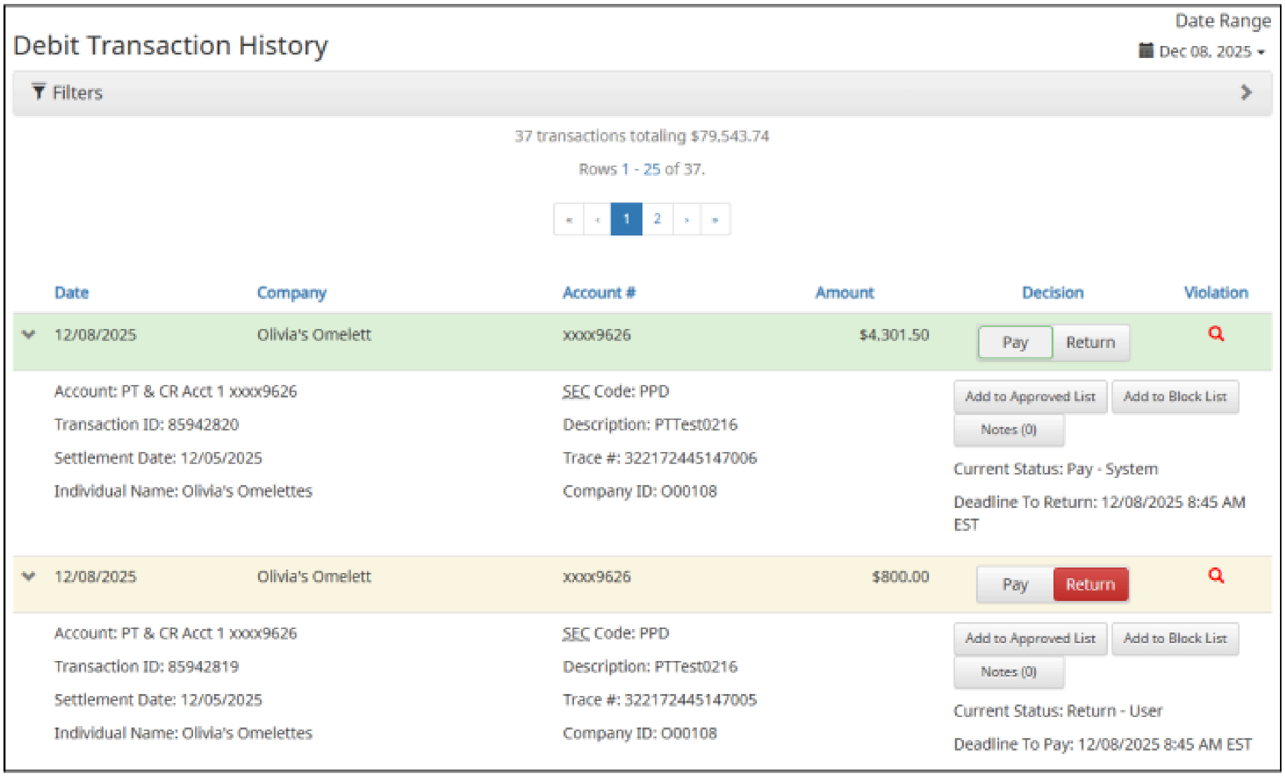
Decision	Displays buttons that both indicate the current Pay/Return status of the item and the available options for the User
	Items that are actionable will appear with two enabled buttons. Either button may be clicked to set the corresponding decision. Actionable items may appear either with an outlined button, which indicates that the default system setting is applied, or with a button that appears as selected and filled in, which indicates that a user has selected the corresponding Pay or Return option to confirm or override the system setting.
	Items that are not actionable will appear with a single disabled button indicating that the item is either Pay or Return.

Decision Buttons	Status	Actionable (Y/N)
	**Pay - System** If the User takes no action, the item will be paid	**Yes** The user may confirm payment by clicking “Pay” or change the decision by clicking “Return”
	**Pay-User / Pay-FI** Either a User or the FI has marked this item to “Pay”	**Yes** The user may change the decision by clicking “Return”
	**Return – System** If the User takes no action, the item will be Returned	**Yes** The User may confirm return by clicking “Return” or change the decision by clicking “Pay”
	**Return-User / Return-FI** Either a User or the FI has marked this item to Return	**Yes** The User may change the decision by clicking “Pay”
	**Pay-System / Pay-FI / Pay-User** This item has been Paid	**No** The User is unable to change the decision on this item
	**Return-System / Return-FI / Return-User** This item has been Returned	**No** The User is unable to change the decision on this item
	The Customer has Dual Approval enabled and this item has been changed to a Pay status and needs to be approved by a secondary user	**Yes** The User may cancel the Pay decision request by clicking the Pending button a second time

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

Symbol	Exception Code	Exception Reason
	Blocked List Violation	Blocked List Violation: Account on Block All List
	Not Found	Company ID not found on Approved or Blocked List
	Blocked List	Blocked List Violation - Account on Blocked List
	Blocked List Date Range	. Blocked List Violation - Out of Date Range
	Amount Mismatch	Approved List Violation - Not Exact Amount
	Amount Under Limit	Approved List Violation - Under Minimum Amount
	Amount Over Limit	Approved List Violation - Over Maximum Amount
	Date Range	Approved List Violation - Out of Date Range
	Frequency Violation	Approved List Violation - Frequency
	Duplicate	Approved/Blocked List Violation - Duplicate in File
	Frequency Transaction Amount	Approved List Violation - Amount Per Frequency

Selecting the arrow to the left of the transaction displays additional information. Information shown in this drop-down is an audit history of all the activity that has occurred on the issue item.



Account	The account name and last 4 digits of the account number.
Transaction ID	Unique ID assigned by the ACH Debit Filter system when transactions are loaded.
Settlement Date	The settlement date of the transaction.
Individual Name	Name of the payee/recipient found in the individual ID field of the incoming ACH transaction.
SEC Code	Standard entry class code. Reference the NACHA Rule Book for SEC code descriptions. SEC codes are generally used to classify transactions by the way they were authorized.
Description	The description used by the originator of the transaction, as contained in the company batch header record for the transaction received.
Trace #	A unique ID assigned to the transaction by the originator, ACH operator or receiving depository financial institution.
Company ID	A unique identifier for the company that originated the ACH debit. This information is obtained from the company ID field of the batch header record of the ACH transaction. This unique identifier is used to match transactions to approved or blocked list entries.
Add to Approved List	Will only appear if the user has Act on Approved list user privilege. If Dual Approval – Approved List is enabled for the customer, any additions, changes or deletions to an Approved List will require approval by a secondary user.
Add to Block List	Will only appear if the user has Act on Blocked list user privilege. If Dual Approval – Blocked List is enabled for the customer, any additions, changes or deletions to a Blocked List will require approval by a secondary user.

Notes	This feature allows FI and Customer users to make notes regarding a transaction in Pay or Return status. Click on the Notes button to enter in pertinent information regarding a transaction.
Download WSUD	Option to download a PDF copy of an electronic written statement of unauthorized ACH Debit signed by the client user when returning an ACH debit that required the dispute form.
Deadline to Pay/Return	Deadline to change the status of any transaction from Pay to Return or from Return to Pay.

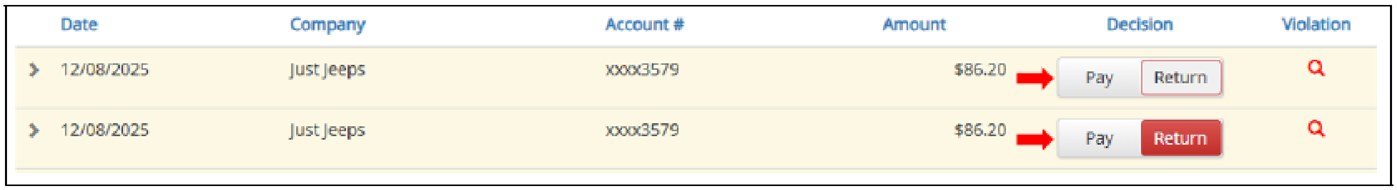
3. A copy of the Transaction History can be downloaded by clicking the Download As CSV button at the bottom of the Transaction History screen.

D. Decisioning Exception Items

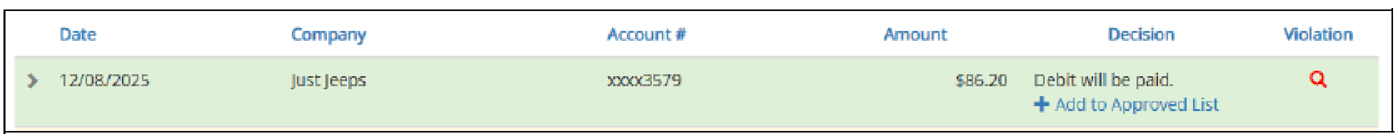
1. If the user has been granted the Change Status user privilege and the transaction is eligible for a decision, a Pay or Return button appears for use. If the transaction is not eligible for a decision, the button will display as ineligible.
   1. Change Status – Pay

      i. If the Current Status on an issued item is set to Return, the user can opt to change the status to Pay if the user determines the debit transaction should be paid.

      ii. Click the Pay button under the Decision column.



      iii. A success message will appear temporarily in the Decision 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, the option is still available under the expanded view of this debit item.

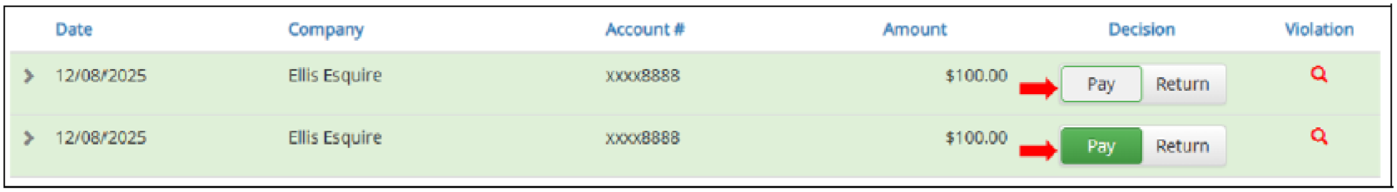


      iv. The Pay button will turn Green, the Current Status in the expanded details will update to "Pay-User."

   2. Change Status – Return

      i. If the Current Status on an issued item is set to Pay, the user can opt to change the status to Return if the user determines the debit transaction should be returned.

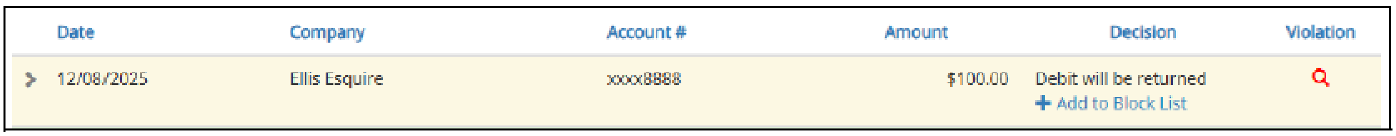
ii. Click the Return button under the Decision column.



	Date	Company	Account #	Amount	Decision	Violation
>	12/08/2025	Ellis Esquire	xxxx8888	$100.00	Pay Return	
>	12/08/2025	Ellis Esquire	xxxx8888	$100.00	Pay Return	

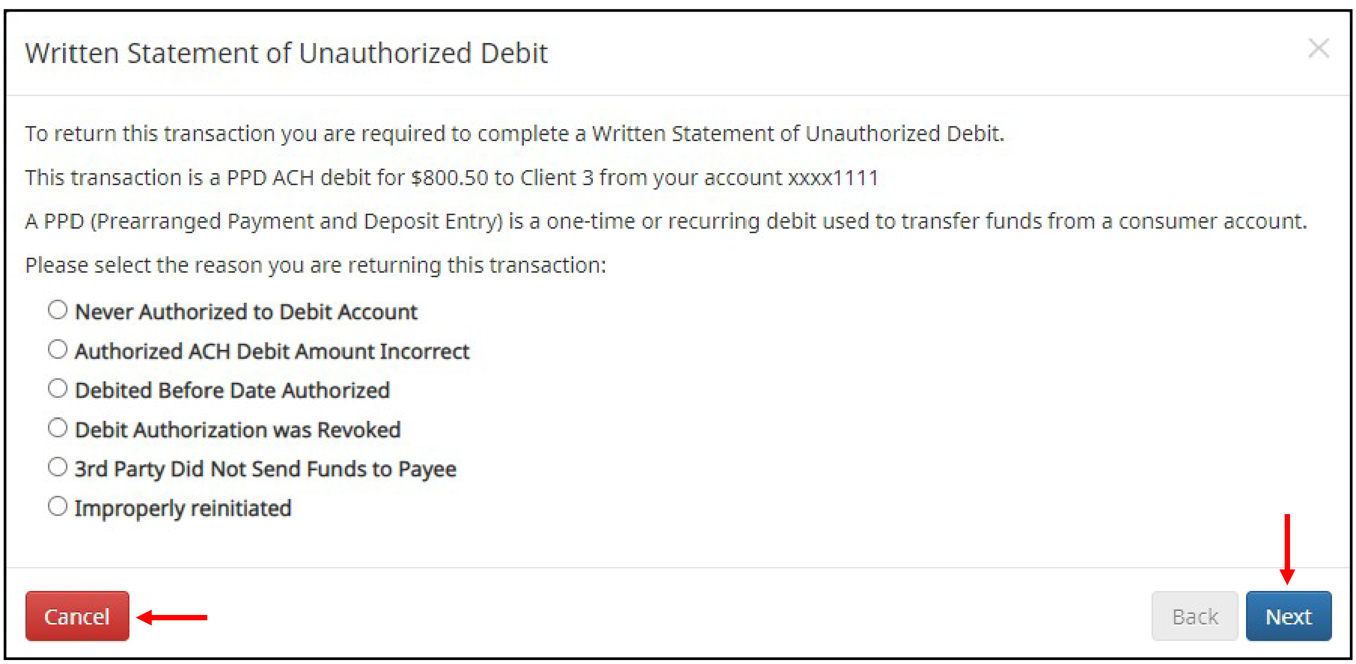
iii. A success message will appear temporarily in the Decision column, with an option to Add to Block List. This link will only appear if the user has the Act on Block List user privilege. The user can click the hyperlink embedded in that option to proceed to Add to Block list. If the user does not opt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

It is important to note that if a Written Statement of Unauthorized Debit is required, the Add to Block List hyperlink will not appear, as the Written Statement of Unauthorized Debit will pop-up instead. In this case, the user must expand the view of the debit item to Add to the Block List.



	Date	Company	Account #	Amount	Decision	Violation
>	12/08/2025	Ellis Esquire	xxxx8888	$100.00	Debit will be returned + Add to Block List	

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



Written Statement of Unauthorized Debit

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

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

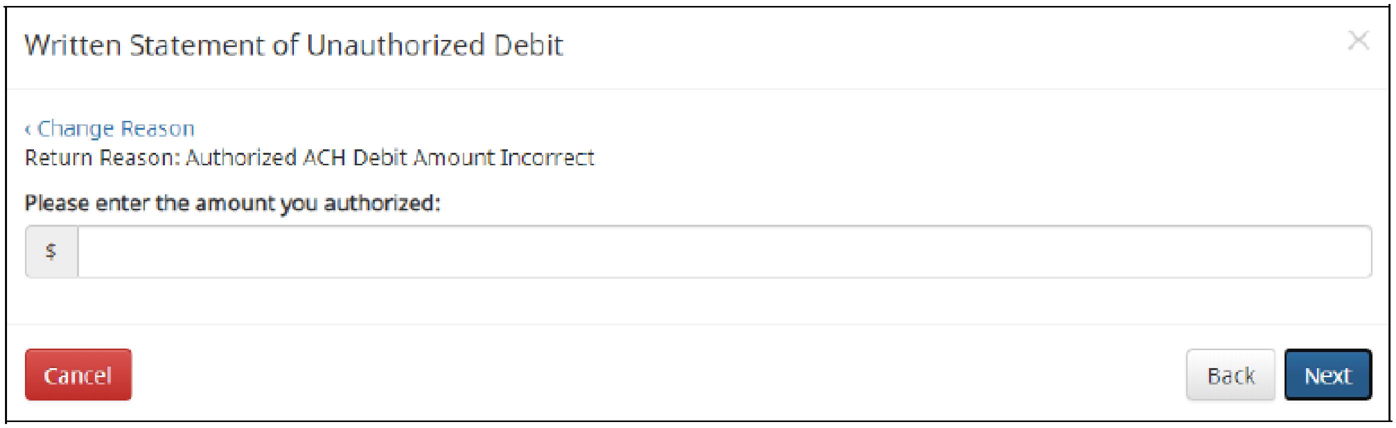
A PPD (Prearranged Payment and Deposit Entry) is a one-time or recurring debit used to transfer funds from a consumer account.

Please select the reason you are returning this transaction:

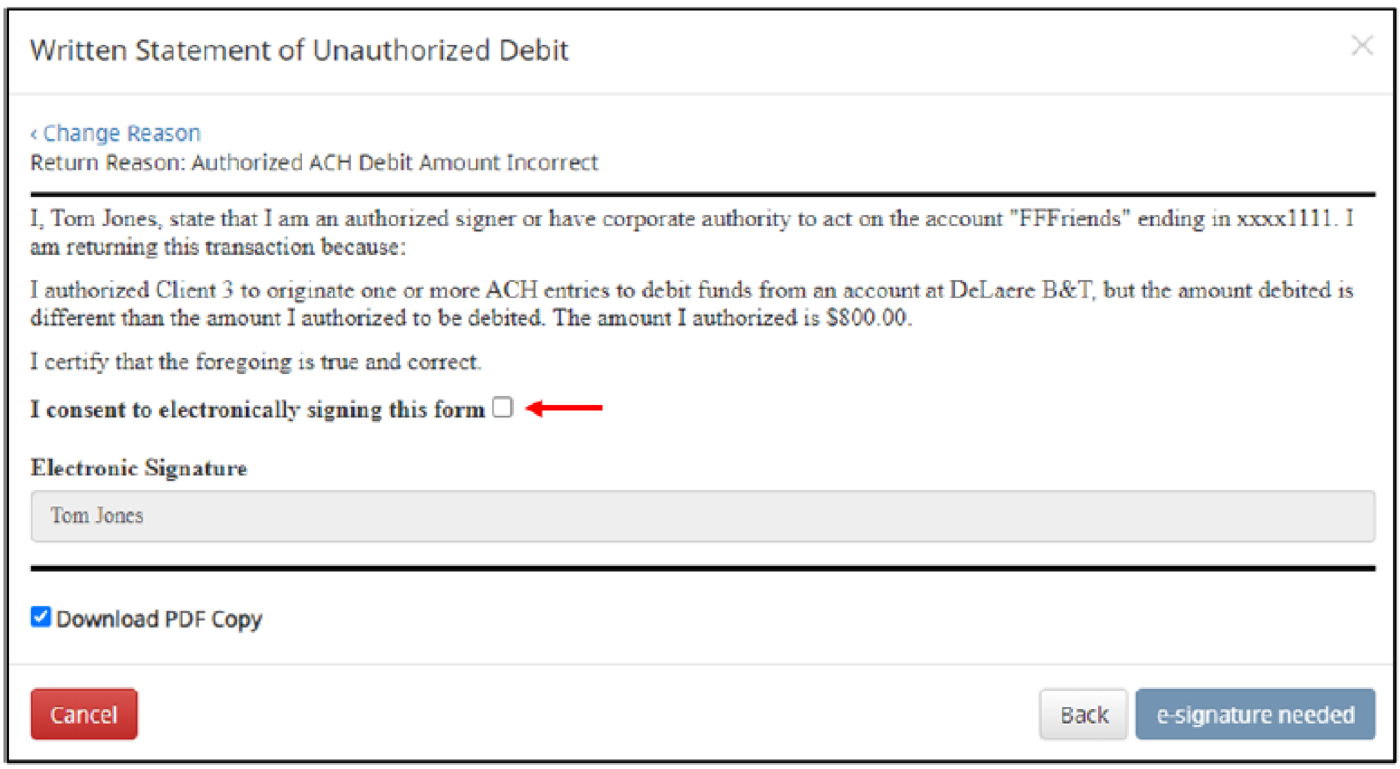
- Never Authorized to Debit Account
- Authorized ACH Debit Amount Incorrect
- Debited Before Date Authorized
- Debit Authorization was Revoked
- 3rd Party Did Not Send Funds to Payee
- Improperly reinitiated

Cancel　Back　Next

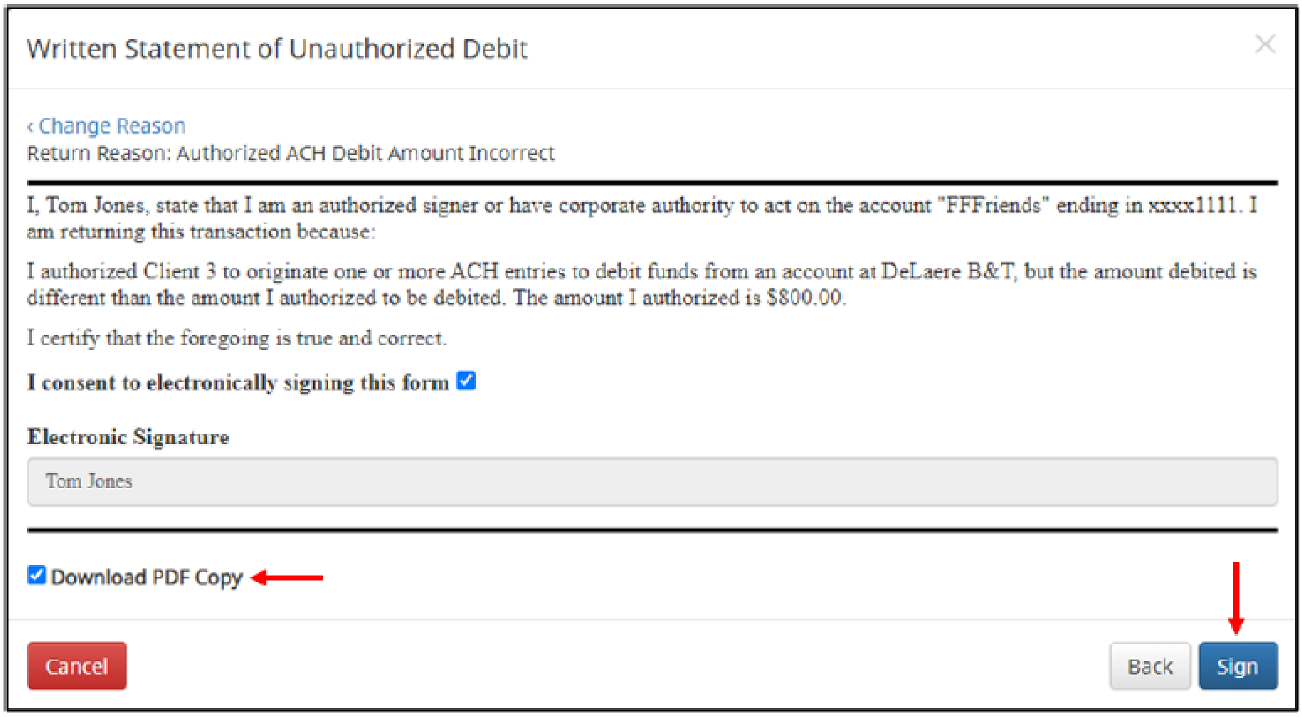
v. Depending on the return reason selected, the user may have an additional screen to provide more information about the return reason, such as correcting the ACH Amount (example shown below), or selecting the date the debit was authorized, etc. Once this screen has been completed, click Next to continue.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



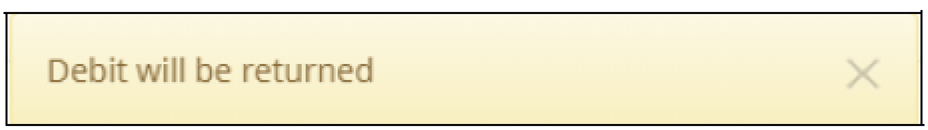
vi. The final screen within the pop-up window is the Written Statement. The content of the Written Statement will display based on the return options valid for the transaction being disputed. The Written Statement must be completed for the transaction to be returned. If the Written Statement is abandoned,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

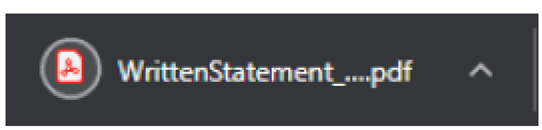


vii. The client user must consent the Written Statement of Unauthorized Debit by electronically signing the form. The user must click the checkbox next to the statement “I consent to electronically signing this form.” Once the user has done so, the “e-signature needed” button will change to a Sign button.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

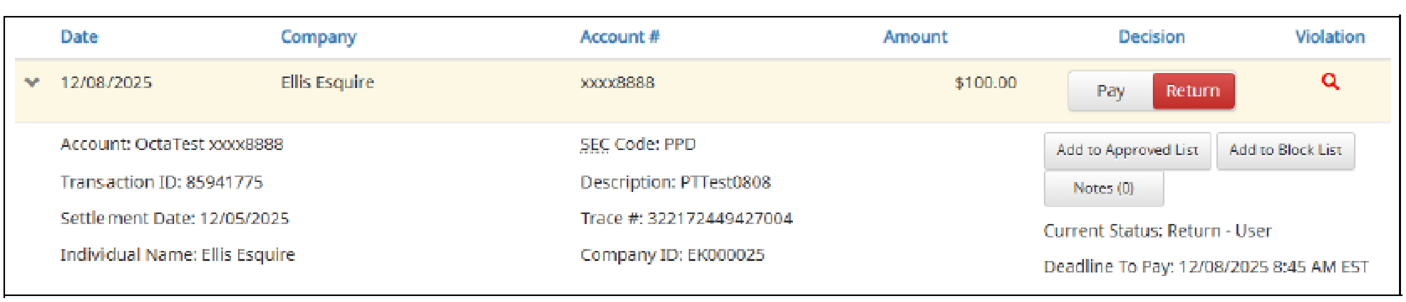


viii. A success message appears, and a copy of the Written Statement downloads to the user’s PC, unless the user opted out.



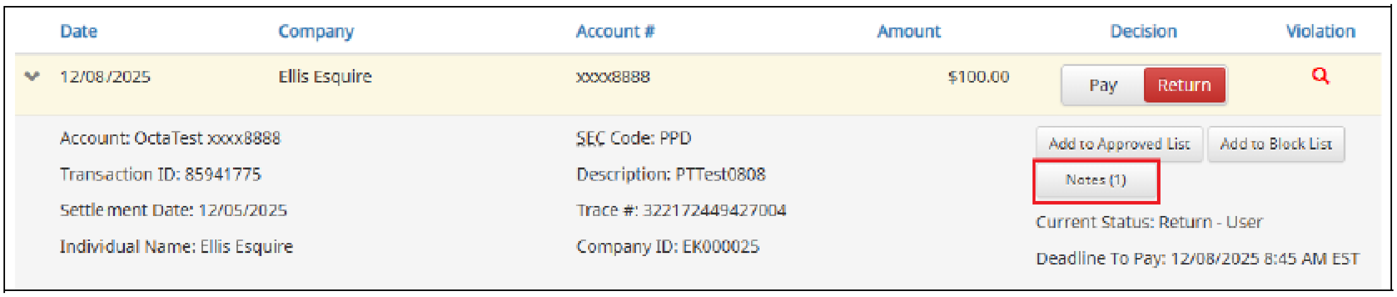


ix. Once the requisite screens are complete, click Save. The Return button will turn red, and the Current Status in the expanded details will update to “Return-User.”

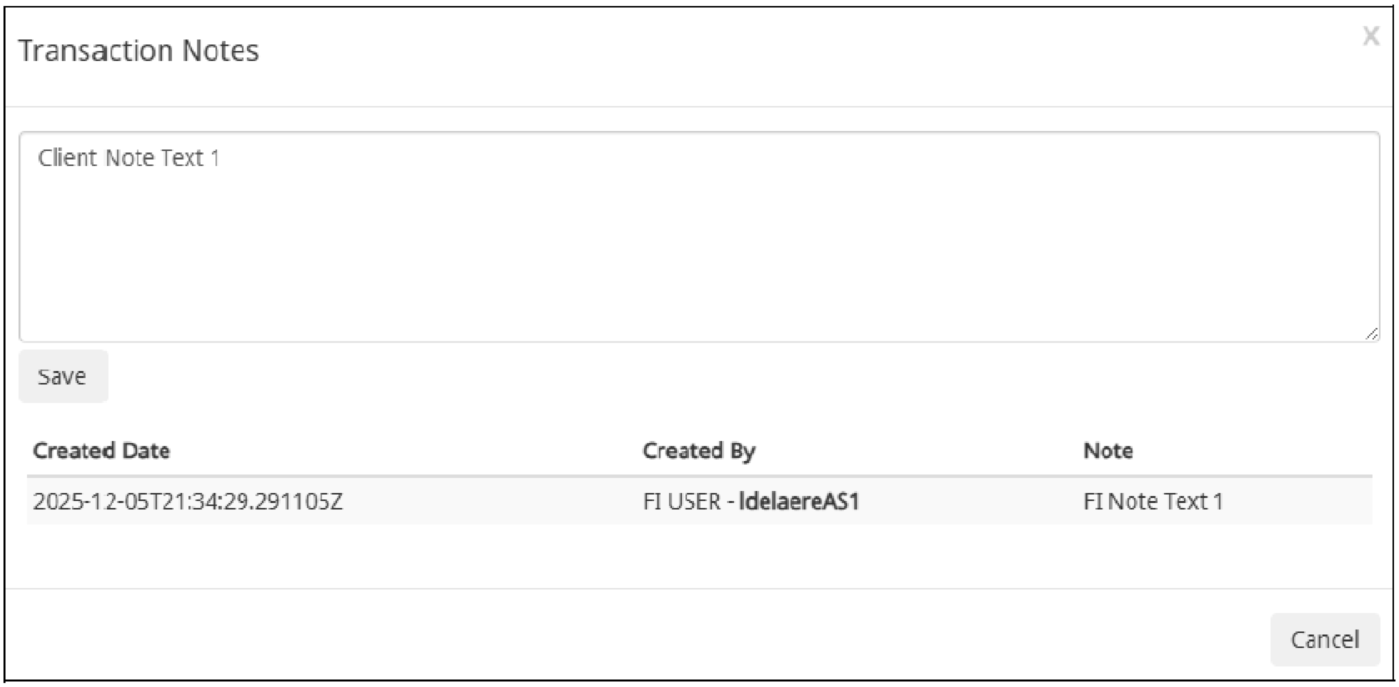


Add Notes

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



2. The Transaction Notes screen appears. The user can enter up to 4000 characters in the Notes window. Multiple notes can be added within the 4000-character limit. Click the Cancel button to cancel without placing Notes on the transaction. Click the Save button to save the Notes to the transaction.



3. The transaction will now show the entered Notes.

Approved List

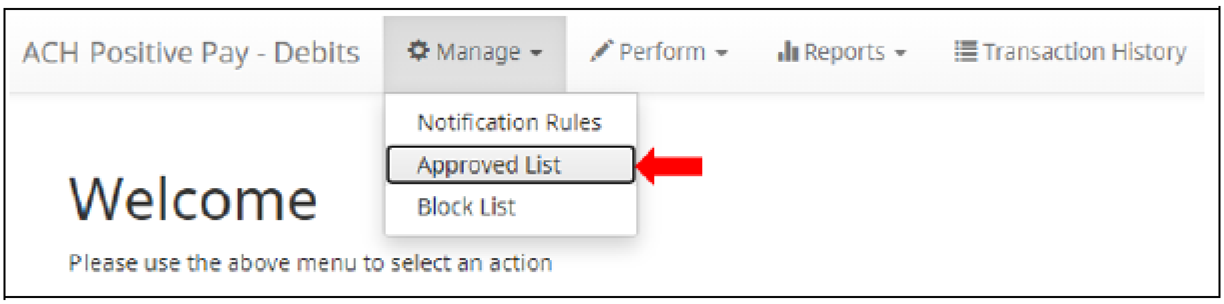
The Approved List allows customers to identify companies that are allowed to debit an account or accounts and set parameters to control the debit activity. There are multiple ways to populate the approved list. It can be done through the Setup > Approved List menu option, or users can add companies to the approved list from Transaction History. It is important to note that companies added from Transaction History will only be added to the account associated with the transaction it was added on. To allow the company to debit other accounts, the user must edit the approved list.

Users can edit and delete companies from their approved list.

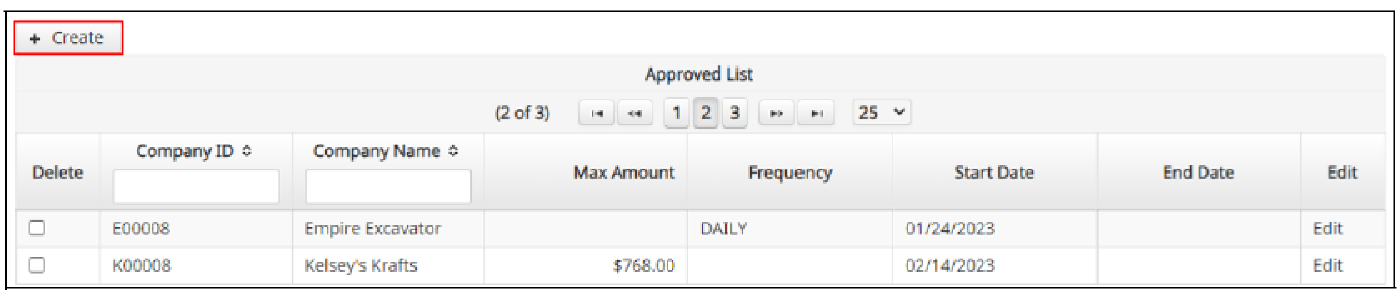
The way ACH Debit Filter identifies approved companies is by verifying the ACH COMPANY ID ONLY in the batch header record of the incoming ACH transaction is an exact match. If an exact match is found, if additional parameters have been established such as maximum amount, frequency, start/end date, the values found in the ACH batch/transaction are compared to the list to determine if an alert is required and the transaction status that should be applied at load time.

Add to Approved List From Setup Menu

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

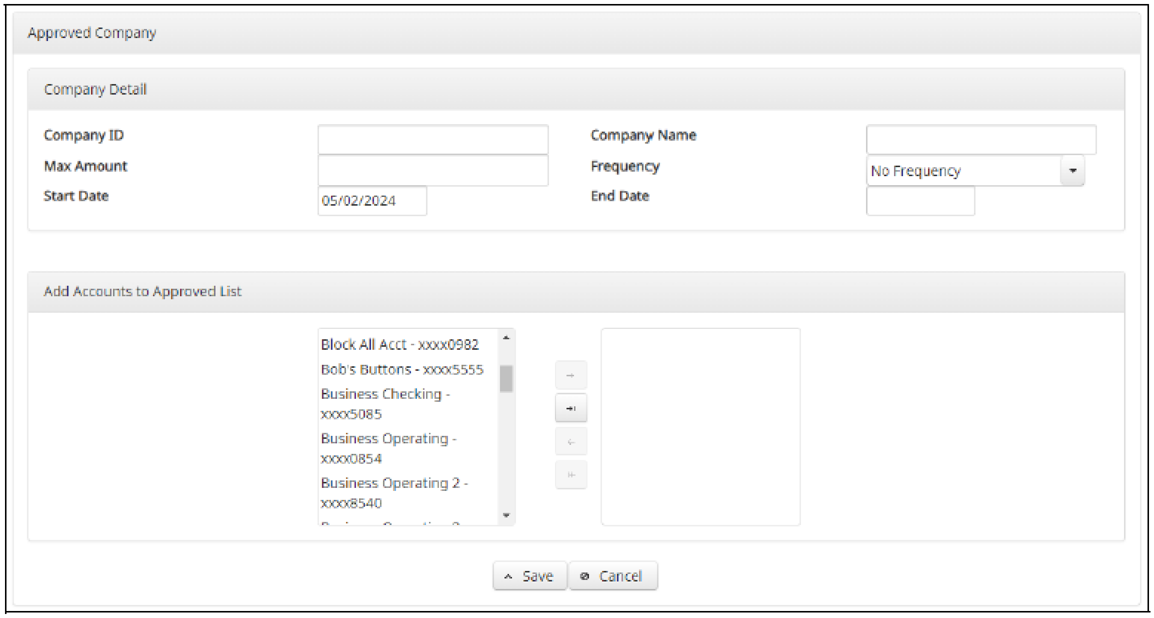


2. The Debit Approved List will display. Click the Create button to add an entry to the Approved List.



Delete	Company ID	Company Name	Max Amount	Frequency	Start Date	End Date	Edit
☐	E00008	Empire Excavator		DAILY	01/24/2023		Edit
☐	K00008	Kelsey's Krafts	$768.00		02/14/2023		Edit

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

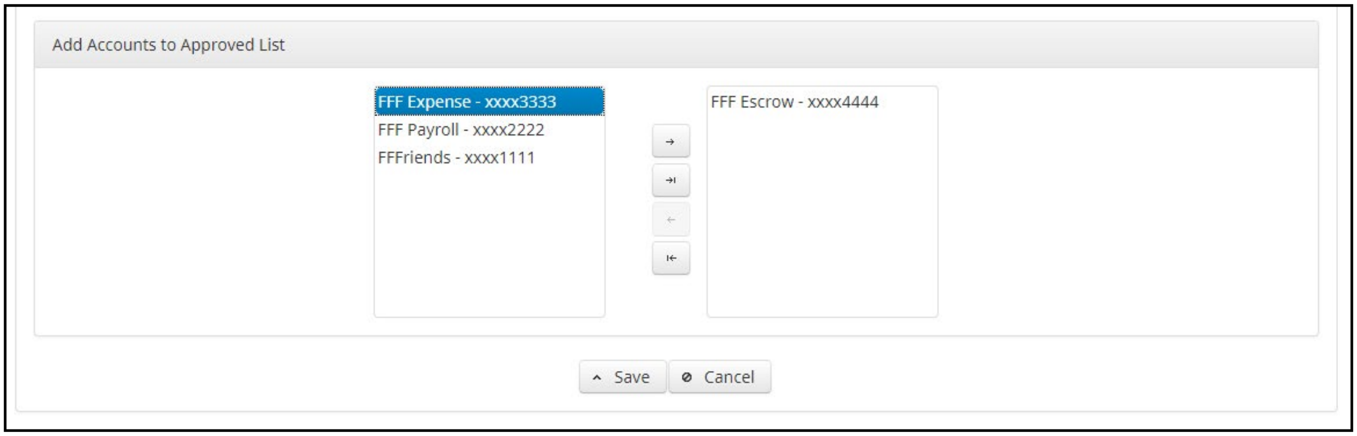


Field Name	*Optional or Required*	*Field Validated*	*Field Content*	*Notes*
Company ID	Required	Exact Match	Max: 10	Valid Characters: A-Z a-z # (number sign) 0-9 , (comma) - (dash) (space) _ (underscore)
Company Name	Optional	**Not Validated**	Max: 16	Valid Characters: A-Z a-z # (number sign) 0-9 , (comma) - (dash) (space) _ (underscore)
Max Amount	Optional	• 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.	• Blank: Any amount is accepted and will not trigger an alert. • Zero: Will not be accepted and entry will not save to Approved List. • Highest amount: $99,999,999.99	Valid Characters: 0-9

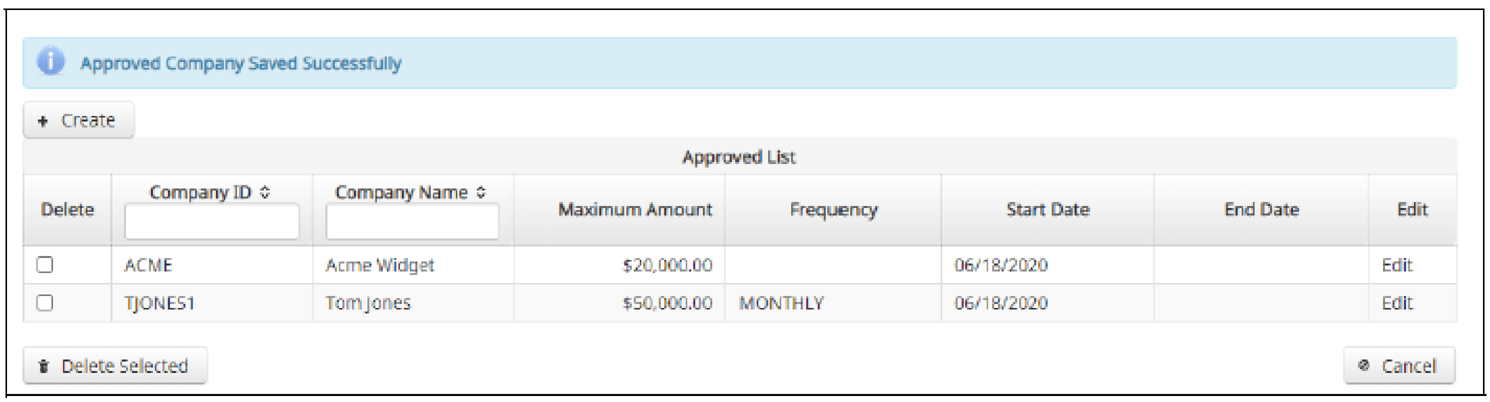
Field Name	***Optional or Required***	***Field Validated***	***Field Content***	***Notes***
Frequency	Optional	• If multiple transactions are on a file, the sort order is highest to lowest dollar value. • If the transaction with the highest dollar value exceeds the Maximum Amount, all transactions on 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.	• 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 Date-to-Date Exceptions: • Non-Leap Year January 29, 30, 31: February 28 • Leap Year January 30, 31, February 29 • March 31: April 30 • May 31: June 30 • August 31: September 30 • October 31: November 30	Counter: The counter begins with the first transaction received after the Company and Account is added to the Approved List regardless if the transaction meets or does not meet the parameters of the Approved List.
Start Date	Required	• The transaction meets the parameters when the date is equal to or after the Start Date. • The transaction does not meet the parameters when the date is before the Start Date.	The Start Date is based on the settlement date.	Valid Characters: 0-9
End Date	Optional	• 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.



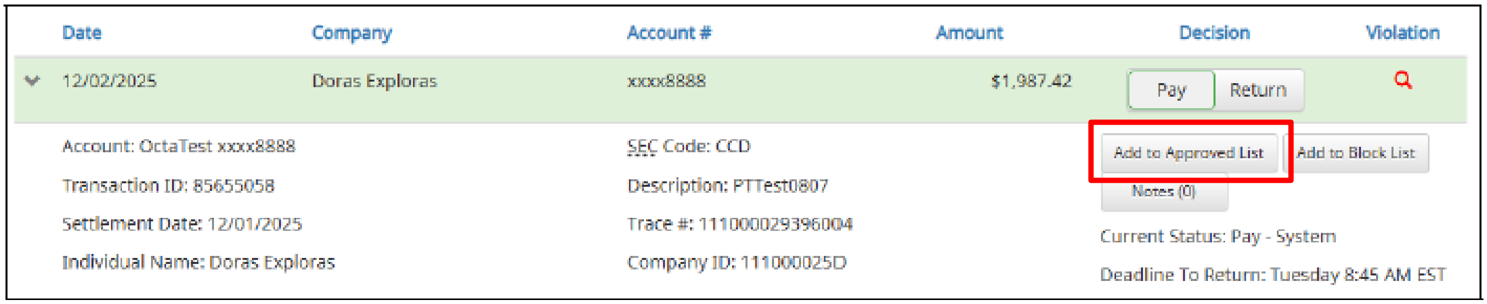
6. To edit any entity on the Approved List, click the Edit hyperlink at the end of the appropriate row to be taken to the Company's screen.
7. To delete any entity on the Approved List, click the checkbox next to the appropriate row and click the Delete Selected button.

Add to Approved List from Transaction History

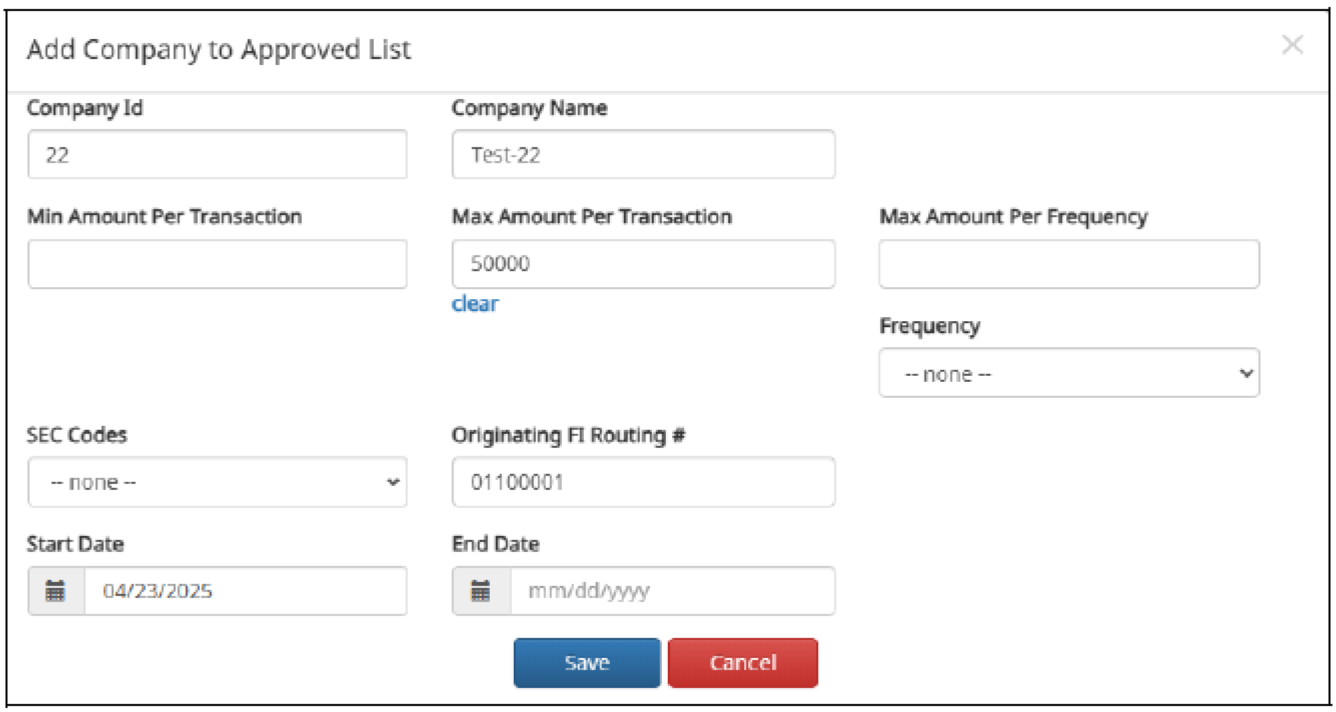
NOTE:

- 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.



2. Click the Add to Approved List button to add a company. The Add Company pop-up window will appear. The available fields may vary on this screen. All fields are editable on this screen until Save is selected.



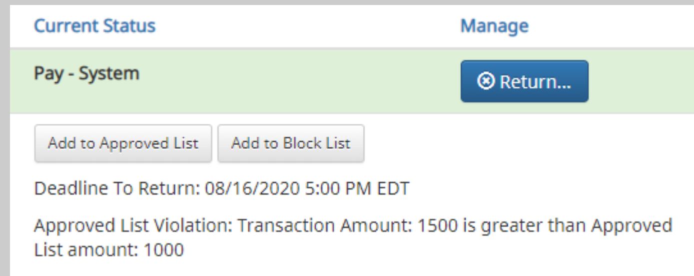
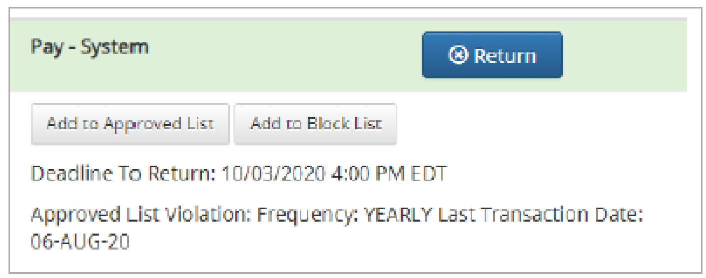
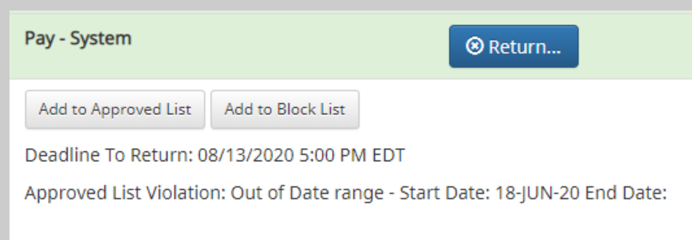
Field	***Description***	***Can Be Modified***
Company ID	Populated with the company ID data from the batch header record of the transaction received.	
Company Name	Populated with the company name data from the batch header record of the transaction received.	✓
Max Amount	Populated with amount of transaction 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.

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

Blocked List

The Blocked List is an optional feature which, if enabled by the FI, allows users to identify companies that are NOT allowed to debit an account or accounts. There are multiple ways to populate the blocked list. It can be done through the Setup > Blocked List menu option, or users can add companies to the blocked list from Transaction History. It is important to note that companies added from Transaction History will only be added to the account associated with the transaction it was added on. To prevent the company from debiting other accounts, the user must edit the blocked list.

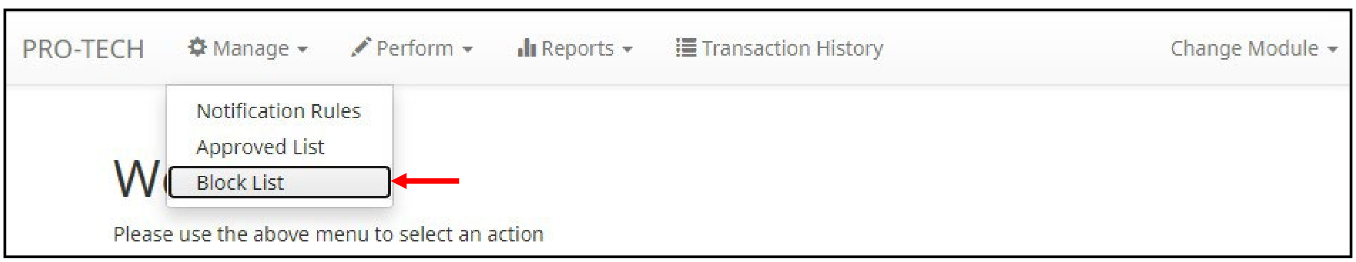
Users can edit and delete companies from their blocked list.

If an exact match is found and additional parameters have been established such as start or end date, the values found in the ACH batch/transaction are compared to the list to determine if an alert is required and the transaction status that should be applied at load time.

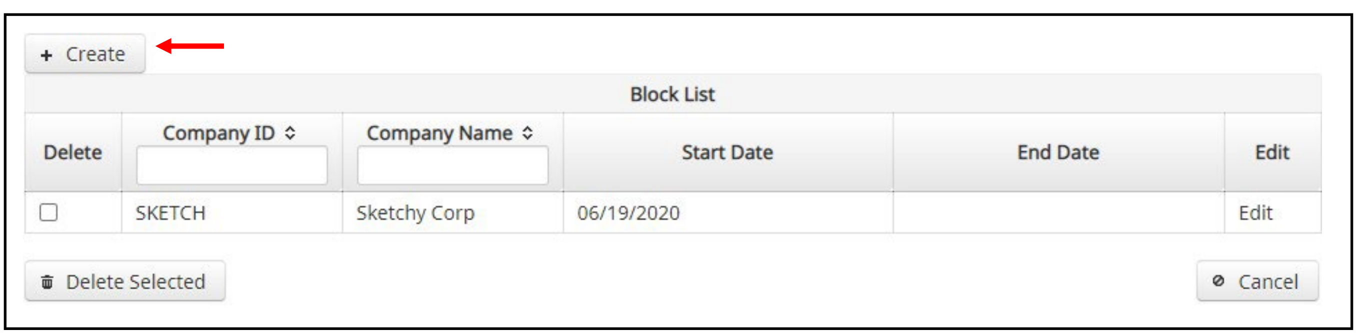
Blocks are intended to automatically return items and alerts are not sent out. However, users can see those items in transaction history and have the option to pay them before EOD cut-off time. The dashboard will be updated in the next release to display blocked item summary information.

Add to Blocked List From the Setup Menu

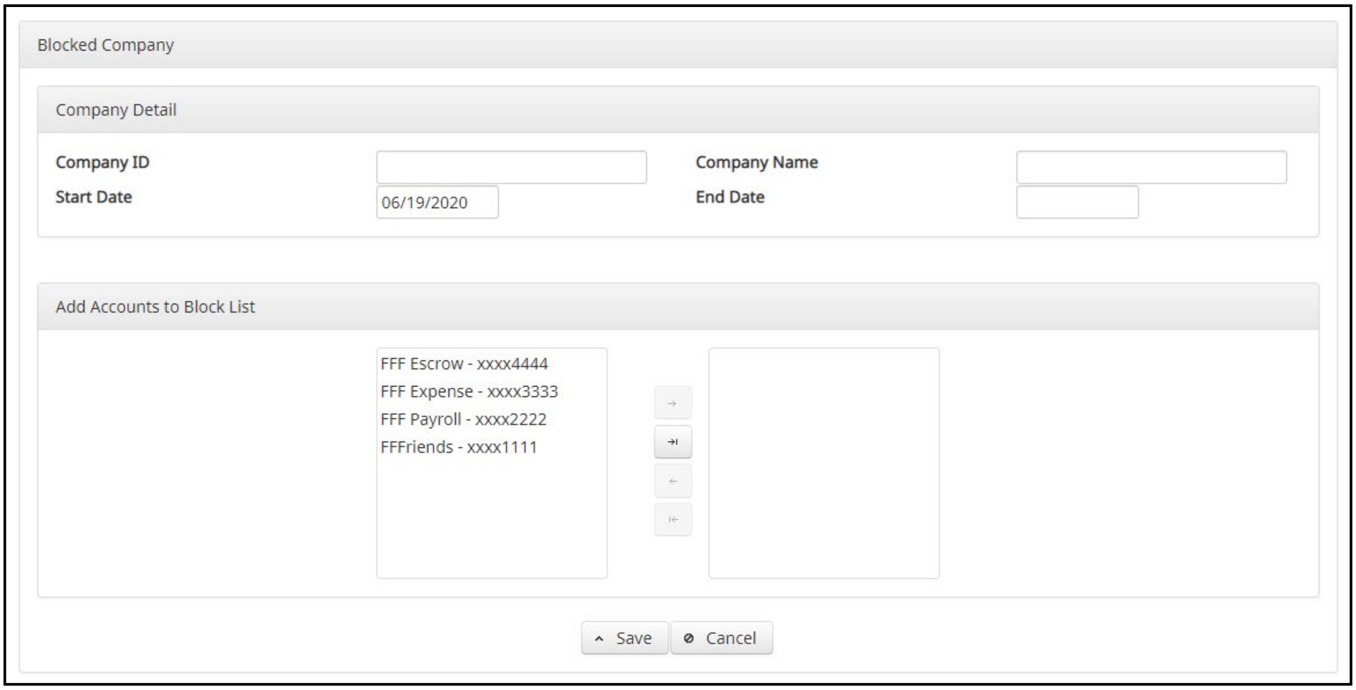
1. Within the ACH Debit Filter module, click Setup > Blocked List.



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



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

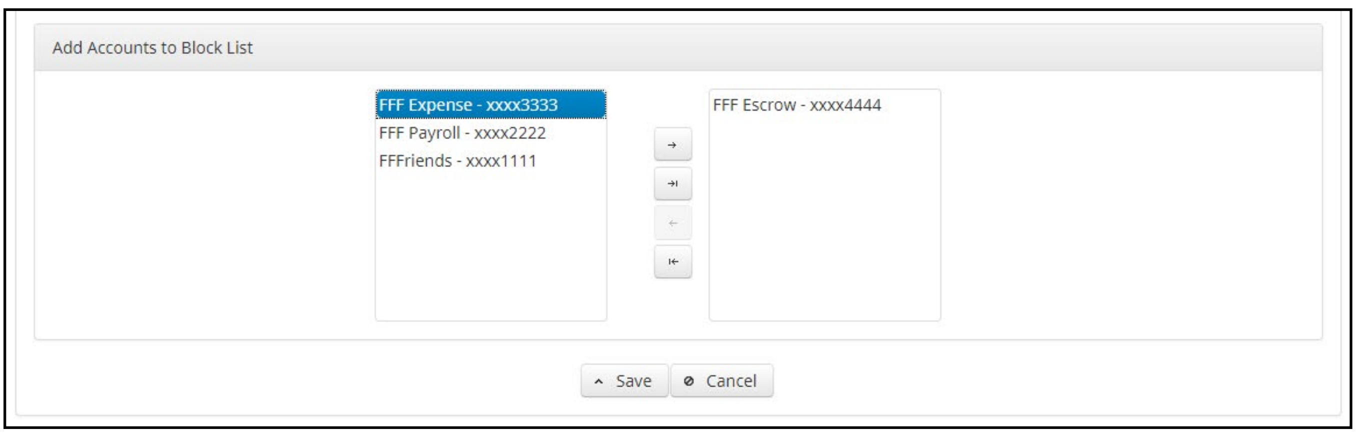


Field Name	***Optional or Required***	***Field Validated***	***Field Content***	***Notes***
Company ID	Required	Exact Match	Max: 10	Valid Characters: A-Z a-z # (number sign) 0-9 , (comma) - (dash) (space) _ (underscore)
Company Name	Optional	**Not Validated**	Max: 16	Valid Characters: A-Z a-z # (number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

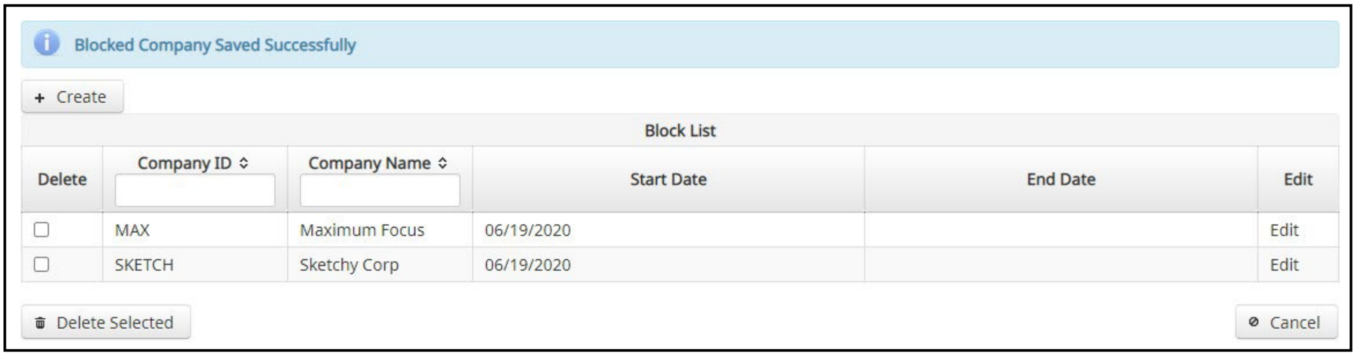
Field Name	***Optional or Required***	***Field Validated***	***Field Content***	***Notes***
Start Date	Required	• The transaction meets the parameters when the date is equal to or after the Start Date. • The transaction does not meet the parameters when the date is before the Start Date.	The Start Date is based on the settlement date.	Valid Characters: 0-9
End Date	Optional	• The transaction meets the parameters when the date is equal to or before the End Date. • The transaction does not meet the parameters when the date is after the End Date. • The transaction meets the parameters when the field is blank.	The End Date is based on the settlement date.	Valid Characters: 0-9

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

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



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

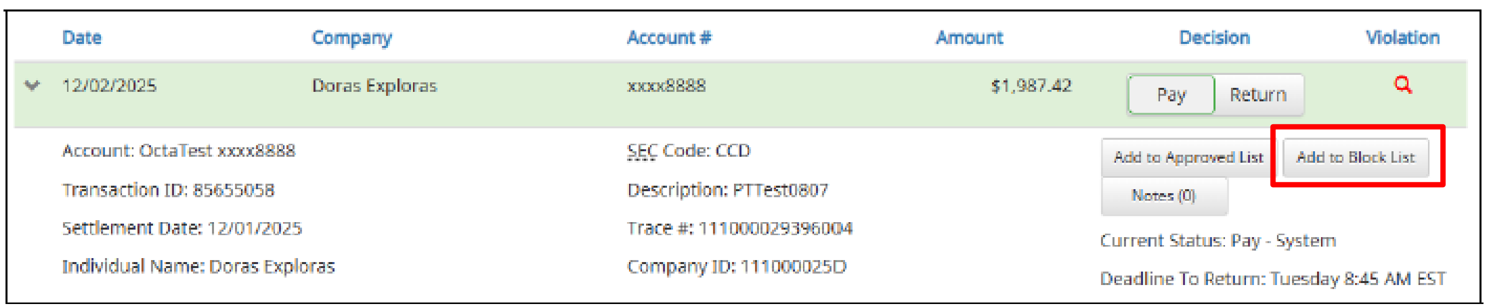


7. To edit any entity on the Blocked List, click the Edit hyperlink at the end of the appropriate row to be taken to the Company's screen.

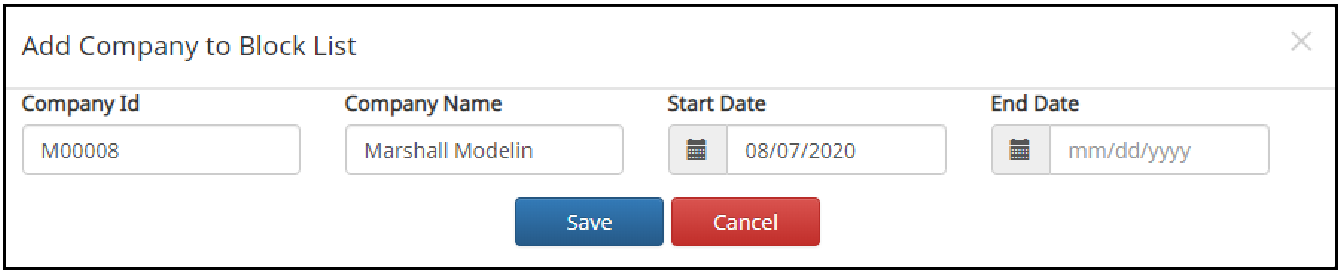
8. To delete any entity on the Blocked list, click the checkbox next to the appropriate row, and click the Delete Selected button.

Add to Blocked List from Transaction History

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



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



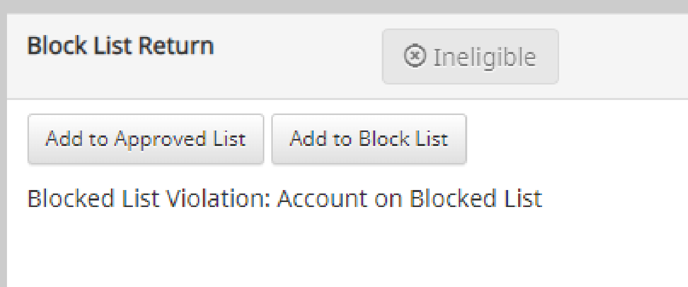
Field	*Description*	*Can Be Modified*
Company ID	Populated with the company ID data from the batch header record of the transaction received.	
Company Name	Populated with the company name data from the batch header record of the transaction received.	✓
Start Date	Populated with the date the transaction was received.	✓
End Date	Left blank	✓

a. Click the Save button to add to Block List. Click Cancel to return to the Transaction History without adding to the Block List.

b. The user will be directed to the Transaction History page once the company has been added to the Block List.

Block List Failure Reasons

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

Reason	*Description*	*Sample*
Out of Date Range	Transaction was presented prior to the Start Date or after the Ending Date of the Approved List entry.	

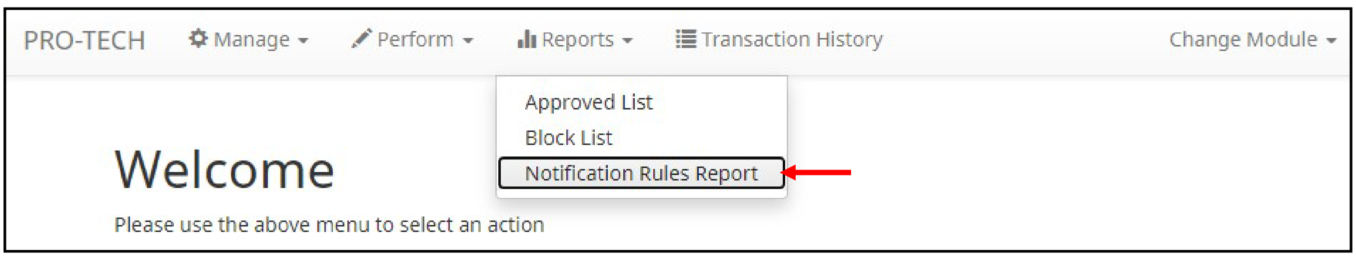
E. Reports

NOTE:
- ➢ **Reports are available for one (1) year.**

Notification Rules Report

The Notification Rules report provides authorized users a method to view the notification conditions set for each account enrolled for the service. The report allows users to see the default account setting established by the financial institution, as well as the notification condition and contact information established by the user.

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



2. The Notification Rules Report page appears.

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

Account Number The last 4 digits of each account number enrolled.

Account Setting The default pay or return setting established by the financial institution when the account was enrolled for the service.
- Pay All
- Return All

Notification Condition See Notification Rules section for detailed descriptions:
- All Debits
- Debit Over the Debit Amount
- Company Not in Approved List

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

Check
- If Notification Condition is ACH Debits with Check/Internet/Phone is selected
- If Check is selected, Y will be displayed.

Internet
- If Notification Condition is ACH Debits with Check/Internet/Phone is selected
- If Internet is selected, Y will be displayed.

Phone
- If Notification Condition is ACH Debits with Check/Internet/Phone is selected
- If Phone is selected, Y will be displayed.

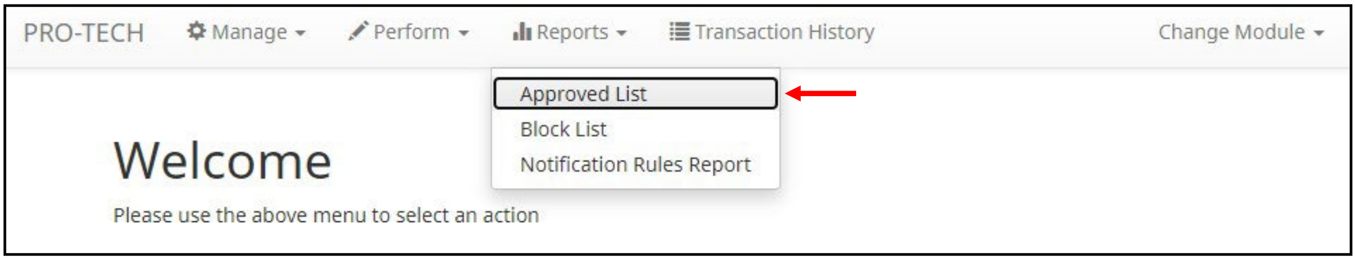
Email Email address(es) that will receive email alerts.

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

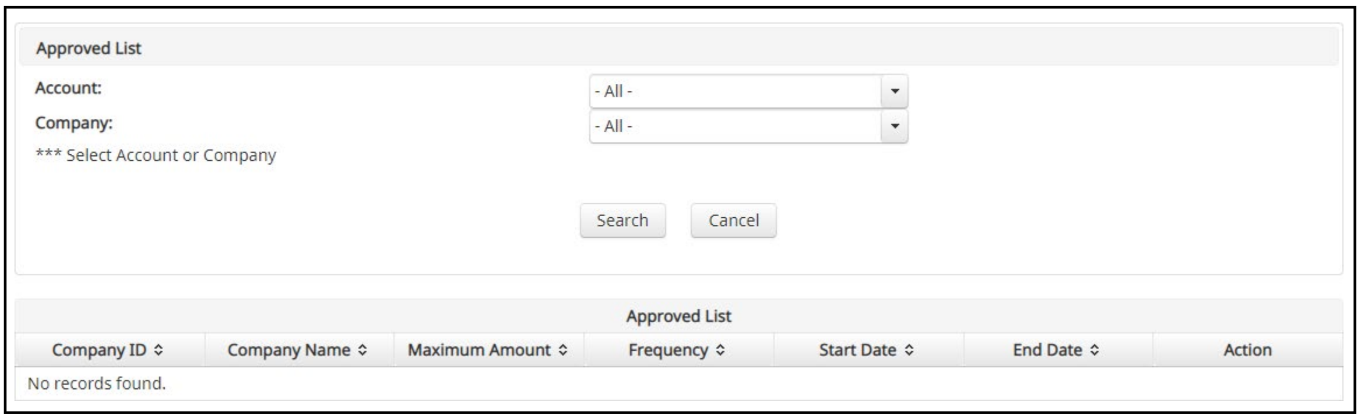
Approved List Report

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

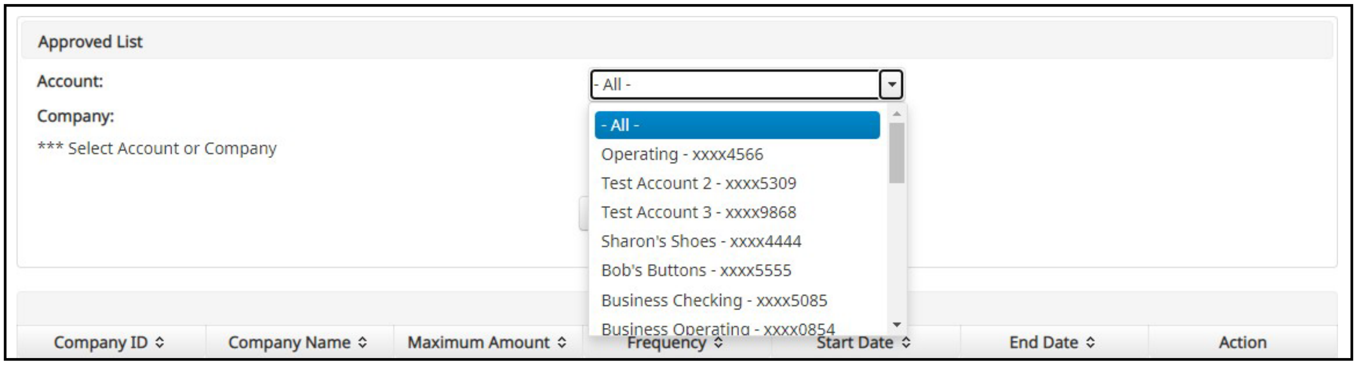
3. Within the ACH Debit Filter Module, click Reports > Approved List.



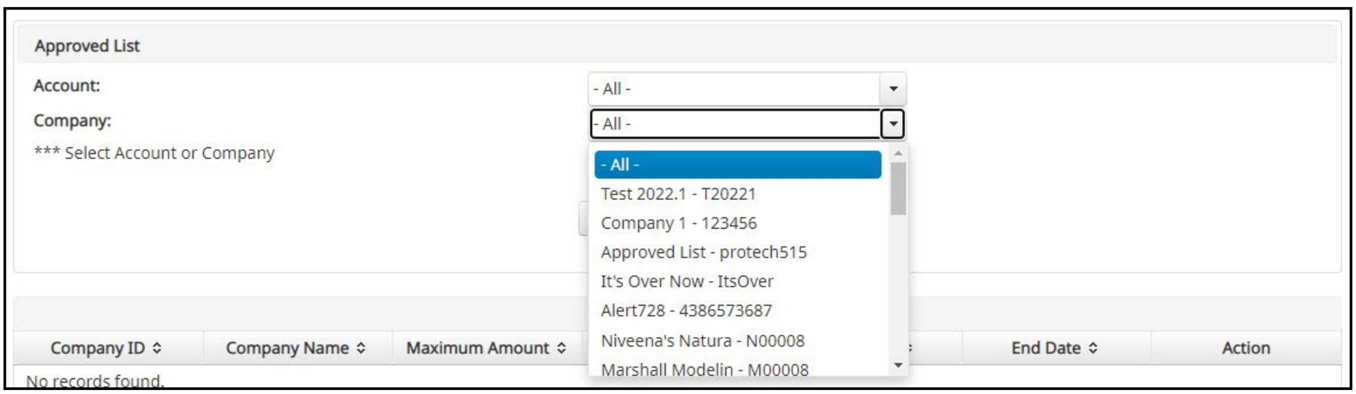
4. The Approved List Report page appears.



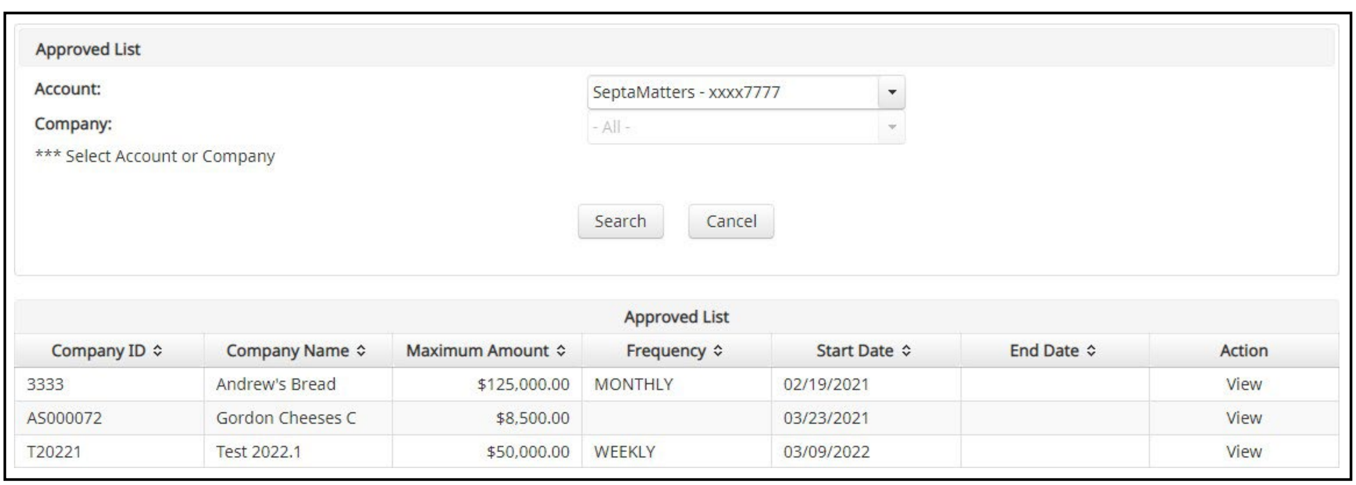
5. The user can select an Account OR a Company ID to filter. If an Account is selected from the Account drop-down menu, the Company field will become inactive. Select an Account from the drop-down menu. Click the Search button to proceed.



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

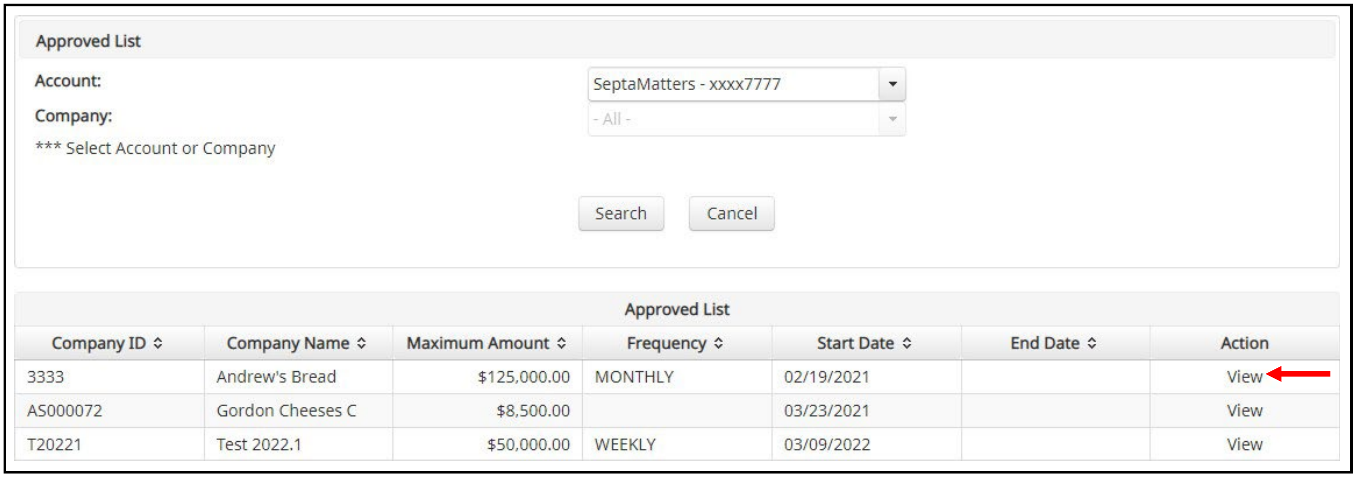


7. All Approved List entries for that Account Number or Company will be displayed.



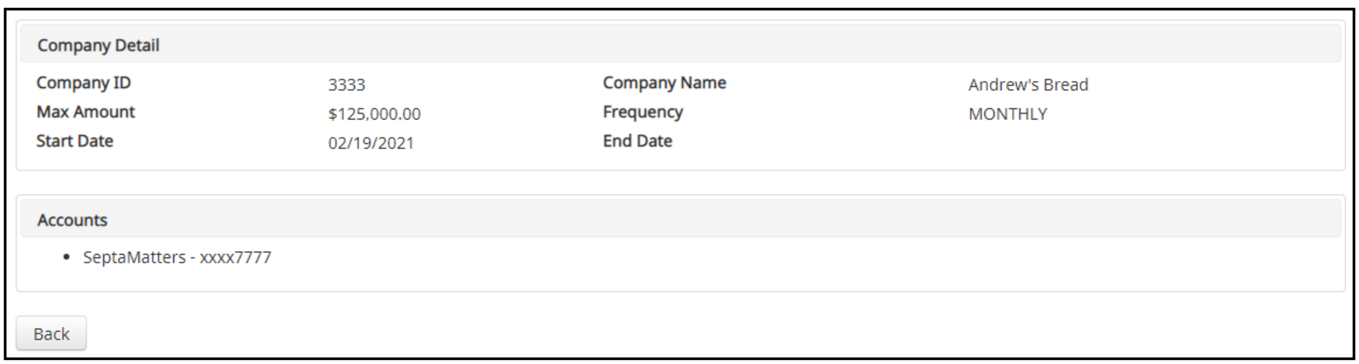
8. Clicking the Cancel button at any time on this screen will navigate the user back to the ACH Debit Filter welcome screen.

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



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

10. The Approved List Details screen will display company detail, including all accounts included on the Approved List. Click the Back button to return to the Approved List Report screen.



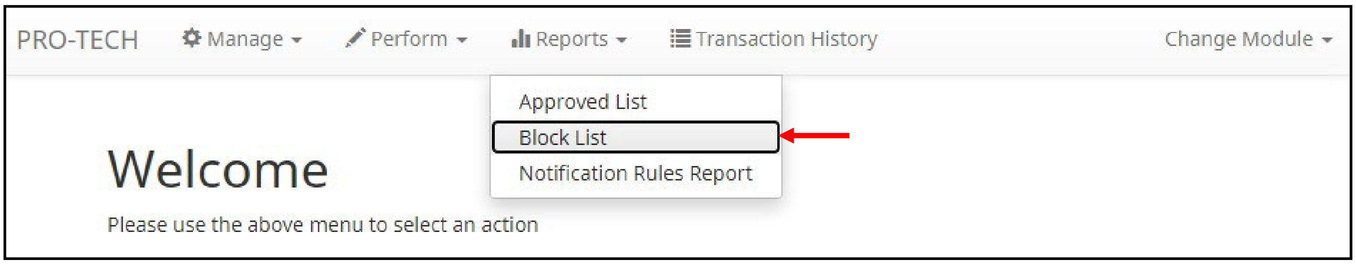
Block List Report

NOTE:

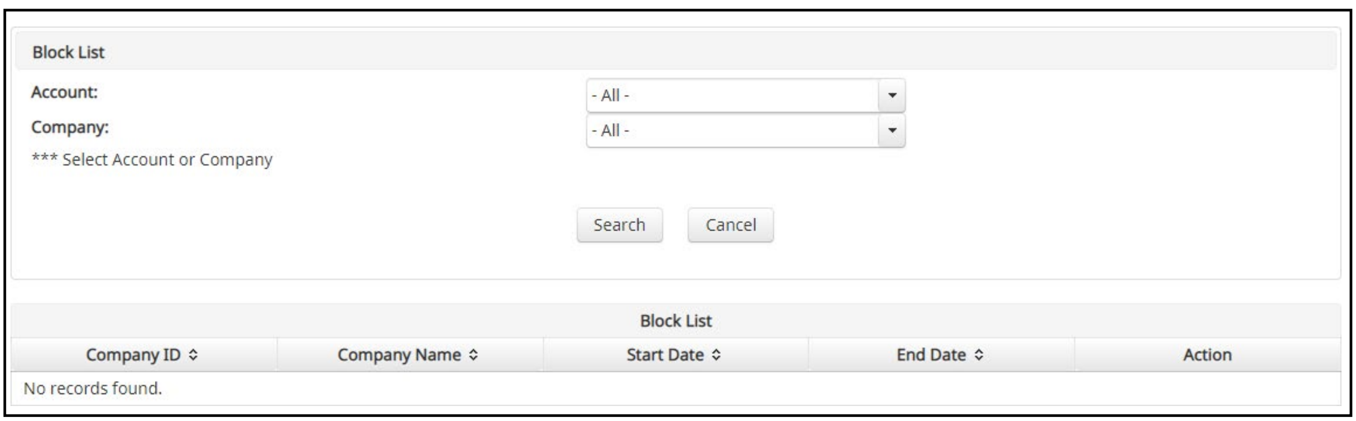
- Block List Report user privilege required.

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

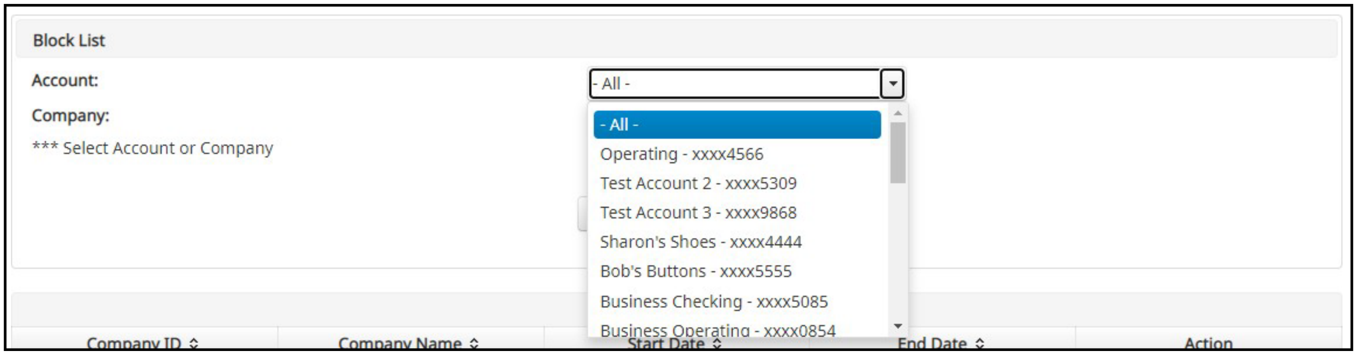
11. Within the ACH Debit Filter Module, click Reports > Block List.



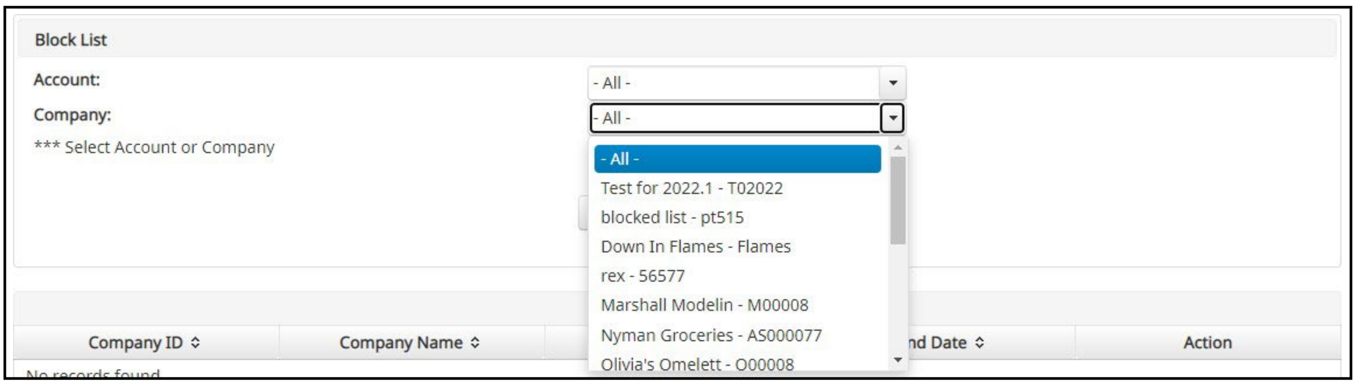
12. The Block List Report page appears.



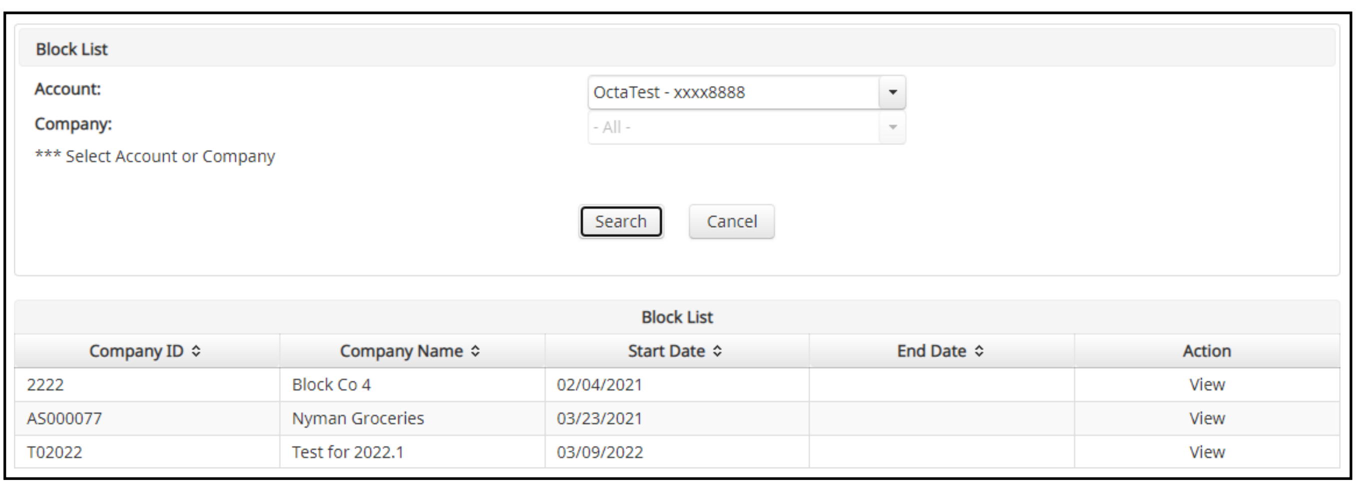
13. The user can select an Account OR a Company ID to filter. If an Account is selected from the Account drop-down menu, the Company field will become inactive. Select an Account from the drop-down menu. Click the Search button to proceed.



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

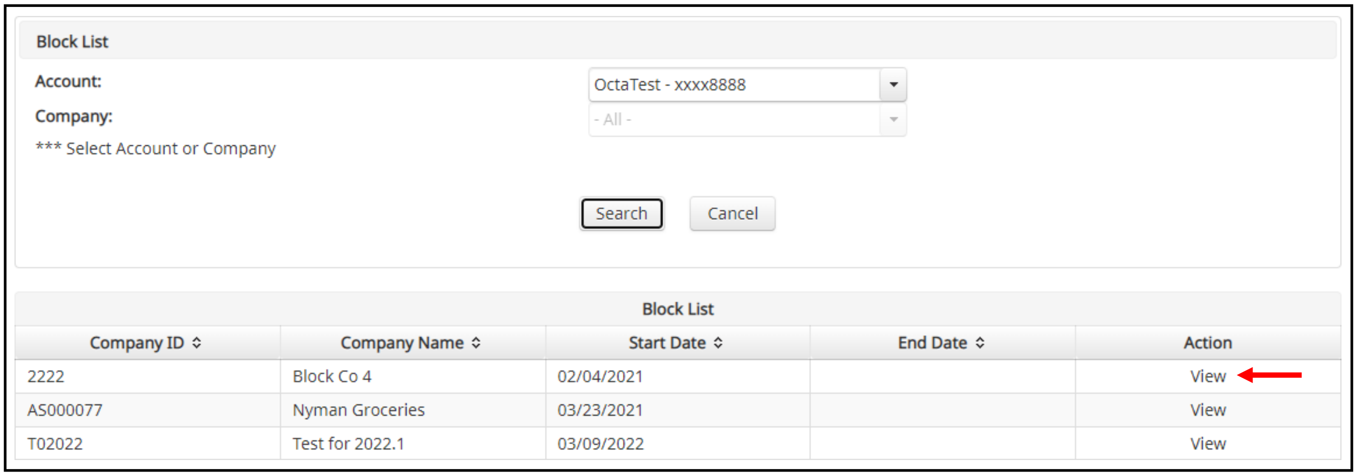


15. All Block List entries for that Account Number or Company will be displayed.



16. Clicking the Cancel button at any time on this screen will navigate the user back to the ACH Debit Filter welcome screen.

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



18. The Block List Details screen will display company detail, including all accounts included on the Block List. Click the Back button to return to the Block List Report screen.