



# **Positive Pay & Account Reconciliations Client User Guide**

## Positive Pay & Account Reconciliation -- Client Overview

Orange Bank & Trust's Positive Pay and Account Reconciliation web application contains the following client functionality:

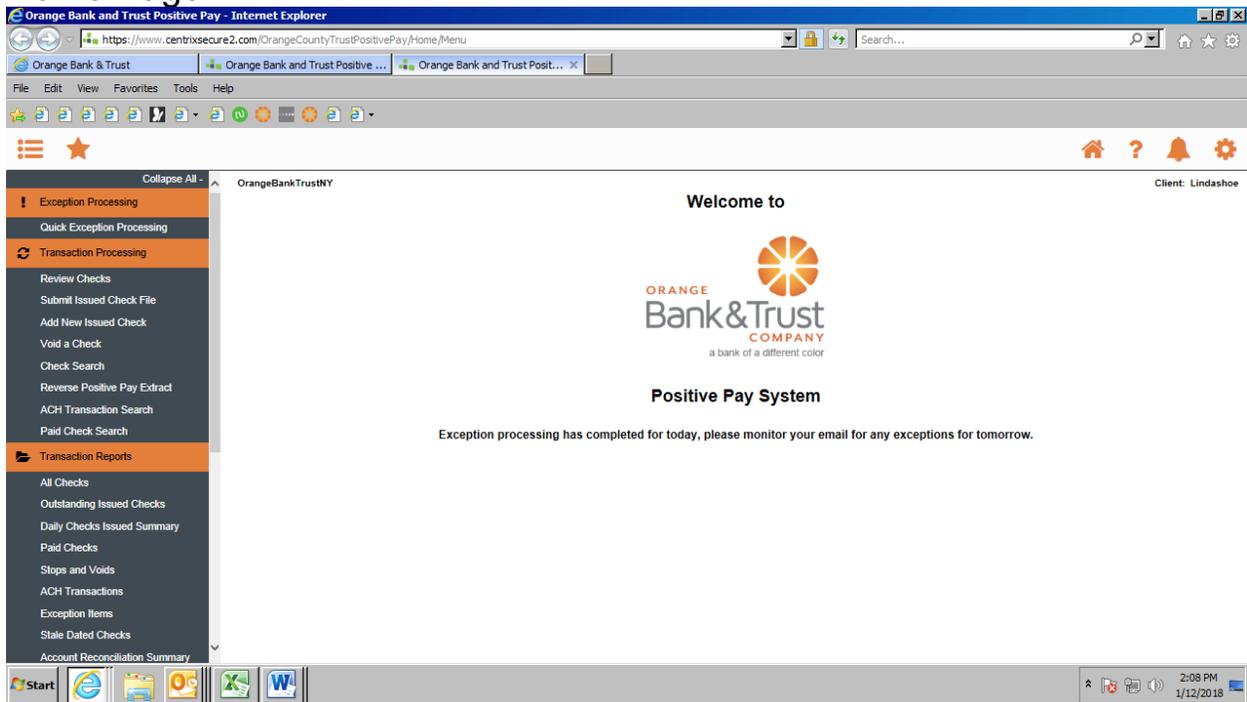
- Issued check management (submit issued check files and manual input of issued checks)
- ACH positive pay rules management
- Check file maintenance (ex: changing check number, voiding a check)
- Access to daily exceptions (check and ACH)
- Reverse positive pay and partial account reconciliation transaction extracts
- Online reporting

## User Login

Log into Treasury Cash Management, Select the Commercial Tab on the left and then select Positive Pay from the action bar. You do not need a separate password for Positive Pay.

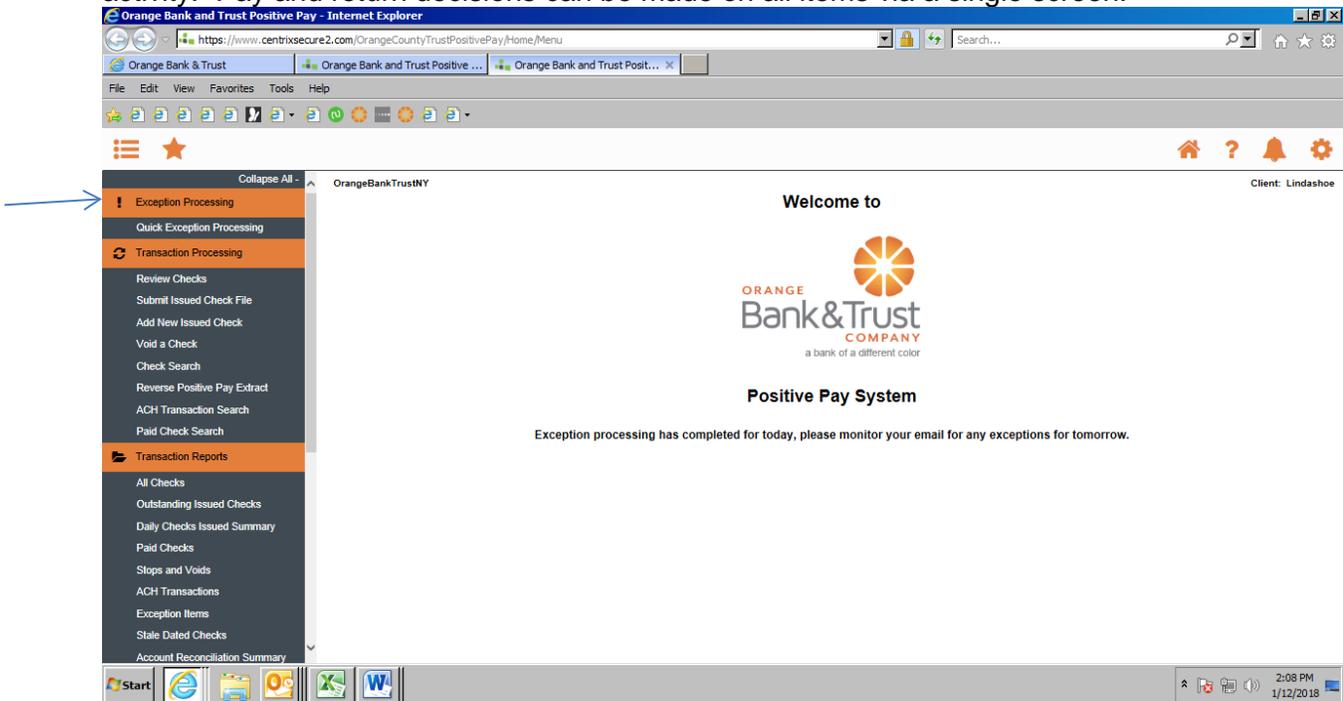
The screenshot displays the Orange Bank & Trust web application interface. The browser title is "Orange Bank & Trust - Internet Explorer" and the URL is "https://secure.onlineaccess1.com/OrangeBankTrustOnline/auux.aspx#/landingPage". The page shows a navigation menu on the left with options: Transactions, Commercial (selected), Users, User Roles, Company Policy, Payments, Recipients, Subsidiaries, ACH Pass-Thru, Business Bill Pay, Positive Pay (highlighted with a blue arrow), Branches, and Reports. The main content area displays account balances for "Accounts" with a total available balance of \$2,653,718.54 and a current balance of \$2,659,122.65. Below this, there are four account cards: Payroll Checking 3036 (Available: \$184.12, Current: \$184.12), Operating Checking 3023 (Available: \$0.00, Current: \$0.00), Company Savings 3471 (Available: \$57.42, Current: \$57.42), and Checking 0200 (Available: \$2,653,477.00, Current: \$2,658,881.11). An "Asset Summary" section shows a donut chart for "Total Assets" at \$2,653,719 (100%). A "Checking" summary for account xxxxxx0200 shows a 99.99% match rate, with available and current balances of \$2,653,477.00 and \$2,658,881.11 respectively. The right sidebar contains a "Transfer Money Now" button, a "Deposit Checks Anytime, Anywhere!" banner, and a "Deposit Check History" section with a search bar and filters for "Submitted" and "Accepted". The user is identified as "Linda LeMond" with a last login of "08/11/2017 at 9:20 AM". The system tray at the bottom shows the date and time as "10:23 AM 8/23/2017".

# Home Page



## Exception Processing – Quick Exception Processing

The Quick Exception Processing screen is an efficient method of managing exception item activity. Pay and return decisions can be made on all items via a single screen.



Quick Exception Processing as of 01/24/2017										
Account ID:	*ALL*		Processed Exceptions: (Count: 0) (Amount: \$0.00)							
Display Type:	Both Check & ACH Exceptions		Unprocessed Exceptions: (Count: 17) (Amount: \$6,360.61)							
	<input checked="" type="checkbox"/> Hide exceptions already decisioned		Total Exceptions: (Count: 17) (Amount: \$6,360.61)							
<input type="button" value="Update"/>										
NOTE: The default decision will be applied to exceptions if no decision is made by 2:00 PM. The bolded check box represents the default decision that will be applied if no decision has been made by the cutoff time.										
* The outlined checkboxes indicate the default decision for each exception.										
Account ID	Paid Date	Check #	Amount	Issued Payee	Exception Type	Pay	Return	Reason		
1	TEST	01/23/2017	View Image 0	100.00		CHECK NUMBER IS ZERO	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>	
2	TEST	01/23/2017	View Image 0	57.55		CHECK NUMBER IS ZERO	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>	
3	TEST	01/23/2017	View Image 0	500.00		CHECK NUMBER IS ZERO	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>	
4	TEST	01/23/2017		1.75		BLOCKED TRANSACTION (CCD/9845874554DR) -	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>	
5	TEST	01/23/2017		1.75		BLOCKED TRANSACTION (WEB/9845874554DR) -	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>	
6	TEST	01/23/2017	View Image 0	100.00		CHECK NUMBER IS ZERO	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>	
7	TEST	01/23/2017	View Image 1235	110.00		PAID NOT ISSUED	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>	

## Top Detail

Quick Exception Processing as of 01/24/2017									
Account ID:	*ALL*		Processed Exceptions: (Count: 0) (Amount: \$0.00)						
Display Type:	Both Check & ACH Exceptions		Unprocessed Exceptions: (Count: 17) (Amount: \$6,360.61)						
	<input checked="" type="checkbox"/> Hide exceptions already decisioned		Total Exceptions: (Count: 17) (Amount: \$6,360.61)						
<input type="button" value="Update"/>									
NOTE: The default decision will be applied to exceptions if no decision is made by 2:00 PM. The bolded check box represents the default decision that will be applied if no decision has been made by the cutoff time.									
* The outlined checkboxes indicate the default decision for each exception.									

**Account Name:** Change this to display exceptions for a specific account.

**Display Type:** The exception display type option can be used to filter 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:** The cut off time is 11:30 AM. At that time, an automated **Return** decision is made on all “unresolved items” and corporate users are automatically put in “READ ONLY” mode to prevent any changes to the automated decision. After Cutoff, you must contact the bank to alter the automated decision.

## Bottom Detail

Account ID	Paid Date	Check #	Amount	Issued Payee	Exception Type	Pay	Return	Reason		
1	BCE Payroll	05/19/2016	Add ACH Rule	523,940.54		UNAUTHORIZED ACH TRANSACTION (WEB/1212121212DR) - eBay Bob Payment	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>	
2	BCE Payroll	05/19/2016	Add ACH Rule	1,000.54		UNAUTHORIZED ACH TRANSACTION (CTX/6161616161DR) - Quarterly Payment	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>	
3	BCE Payee	05/19/2016	View Image 2456	277.13	Dewee Cheatum	PRYEE NAME MISMATCH	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>	
4	BCE Payee	05/19/2016	View Image 2474	1,336.01		AMOUNT MISMATCH/PYEE NAME MISMATCH (Issued Amount = 366.01)	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>	
5	BCE Ops Acct	05/19/2016	View Image 4935	161.64		PAID NOT ISSUED	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>	
6	BCE Exp Acct	05/19/2016	View Image 800488	70.84		PAID NOT ISSUED	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>	
7	BCE Exp Acct	05/19/2016	View Image 848195	622.75	Office Depot	VOIDED ITEM	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>	
8	BCE Ops Acct	05/19/2016	View Image 1503653	20.91	Ben Franklin	STALE DATED ITEM	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>	
9	BCE Ops Acct	05/19/2016	View Image 1508851	24.85	John Adams	STALE DATED ITEM	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>	
10	BCE Ops Acct	05/19/2016	View Image 17229474	622.98		PAID NOT ISSUED	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>	
11	BCE Exp Acct	05/19/2016	View Image 71102568	15.50		PAID NOT ISSUED	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>	

**Account Name:** Account ID is the nickname or description that identifies this account. This Account ID is displayed in place of the account number on screens within the system and in emails generated by the system.

**Paid Date:** The paid date for this check or ACH transaction.

**Check #:** The check number of this item.

**View Image:** Clicking on the "View Image" link will display 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.

**Exception Type:** The reason that the item is on the exception list. The 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. The current default is 180 days. This can be changed at your request.

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.

FRAUDULENT: The item is fraudulent. For any report of a fraudulent item, please complete a Written Statement of Unauthorized Debit. (Available on the toolbar under Weblinks) (An example of a fraudulent item would be a check where the payee or amount has been altered)

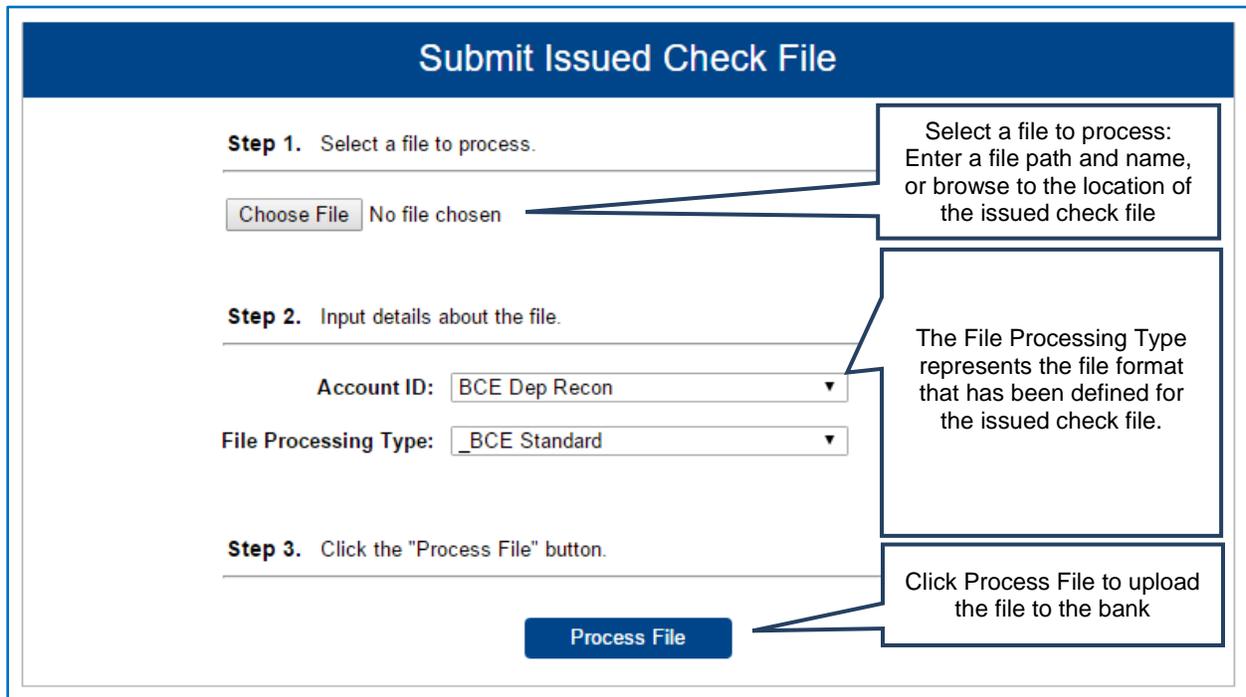
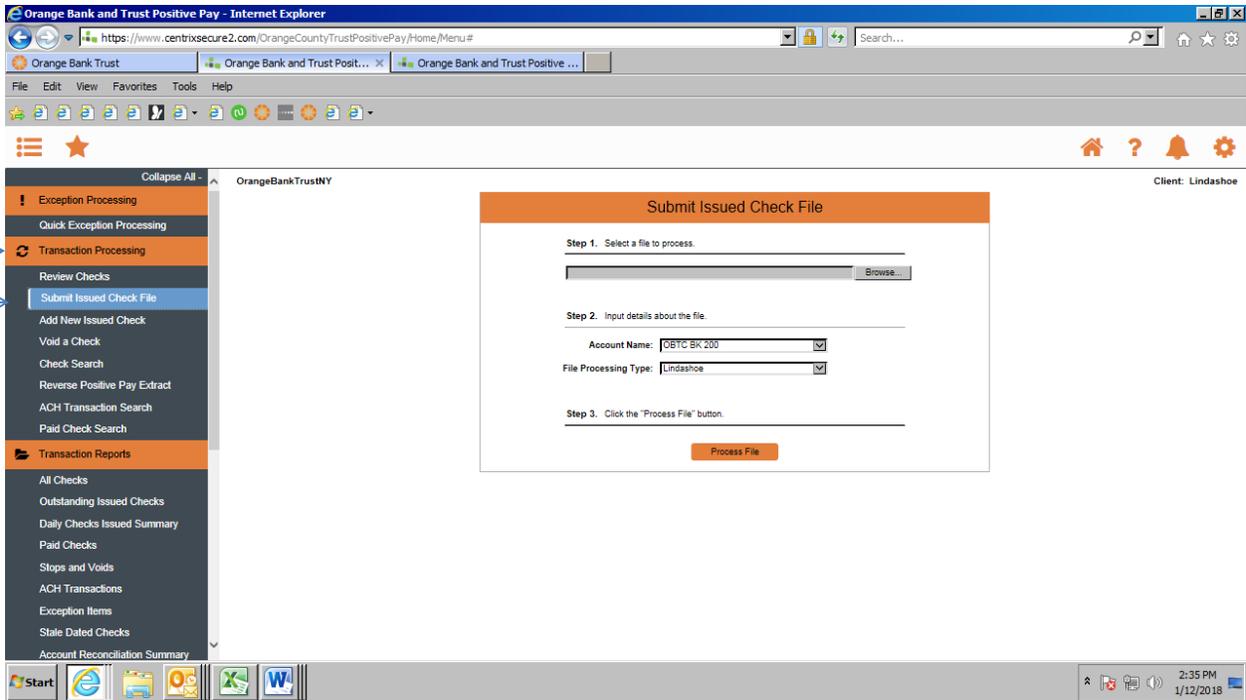
**Decision:** Check the box to indicate if the item should be paid or returned.

**Reason:** The reason for the pay/return decision. If no reason has been selected, the field is displayed as <Not Selected>.

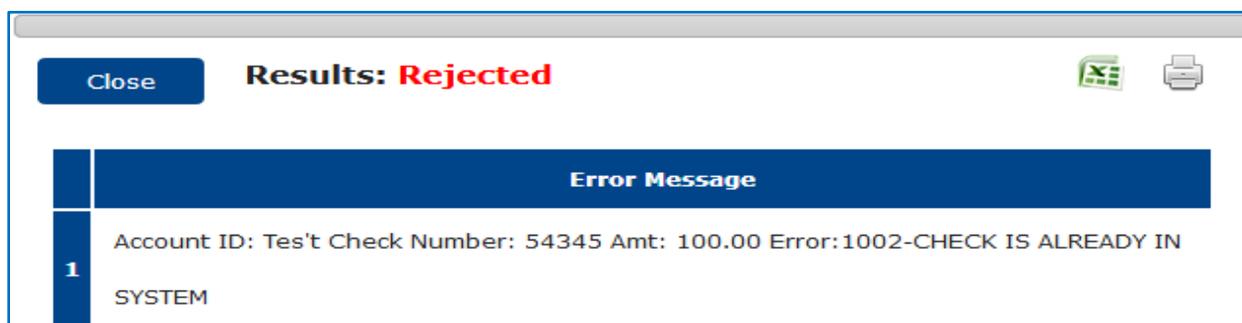
## **Transaction Processing – Issued Check File Submission**

**Important:** *For the initial file submission, please contact Cash Management Support at 845-341-5000. The initial file must be mapped properly to begin the process. Cash Management Support will walk you through the process and confirm the file format has been set up.*

The Submit Issued Check File screen is used to upload issued check files to the bank.



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



**Note:** If an issued check file contains items for multiple accounts, select any of the Client ID's represented within the file.

**File Processing Type:** Indicates the format of the issued check file.

**Items in File:** The number of checks in the file. This number is used for validation during file processing. If the number entered does not match the actual number of items in the file, the file will be rejected. **Note:** The bank does not require this feature.

**Dollar Amount in File:** The total dollar amount of checks in the file. This number is used for validation during file processing. If the number entered does not match the actual amount of items in the file, the file will be rejected. **Note:** The bank does not require this feature.

**Issued Date:** The bank requires the issue date be included in the file upload.

**Note:** The bank recommends the following items be included in the file:

- Serial #/Check #
- Amount of Item
- Issue Date
- Payee (if the payee is not included in the file, the payee match feature will not be available)

Once a file is uploaded and processed, a window will be displayed indicating the processing status. If the file has not processed within 30 seconds a message is displayed informing you 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 screen. 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.

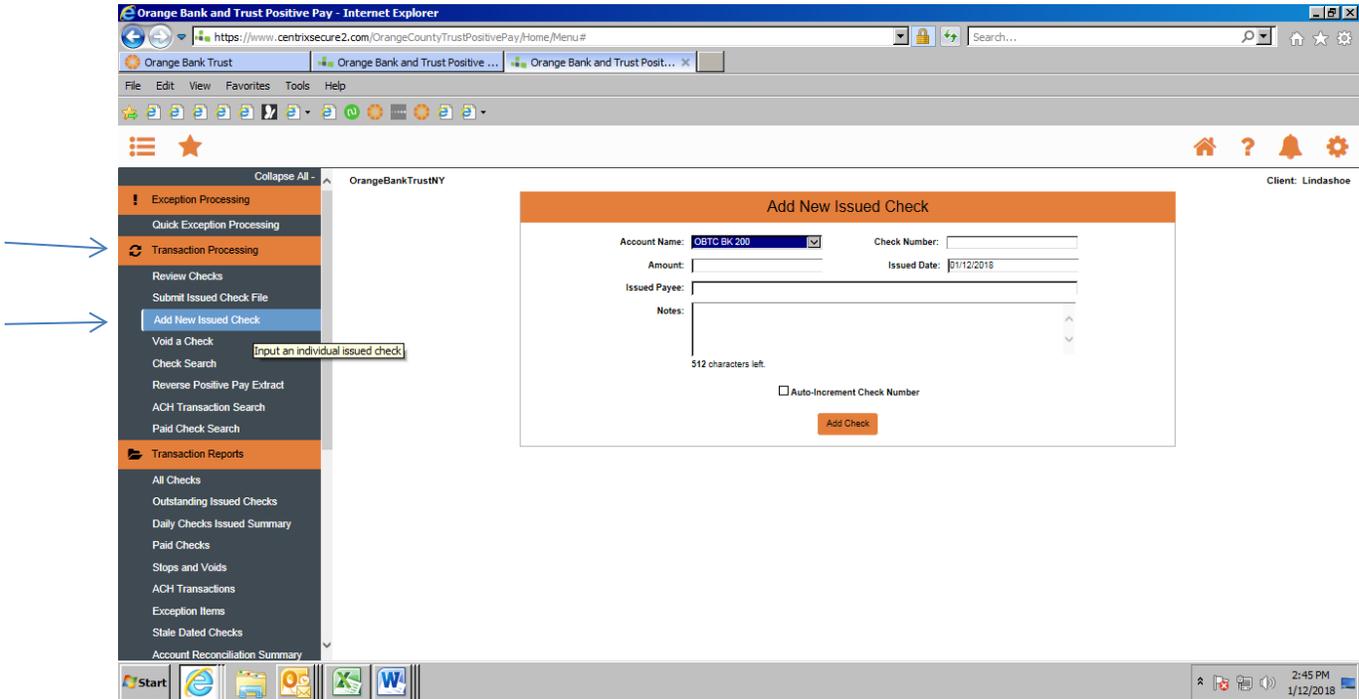
Processed with Exceptions: The file was processed successfully, but duplicate checks were not loaded.

Rejected: The file was rejected due to one of the following reasons:

- A mismatch between the number of items/amount entered on the screen and the number of items/amount contained in the file

- The file format did not match the format selected

You can also add checks manually, by selecting the Add New issued Check option.



## Transaction Processing – Review Checks

The Review Issued Checks screen displays all issued checks for the selected Client/Account ID. This includes outstanding issued items, paid items, and exceptions.

The Client/Account ID determines the account displayed. Changing this selection will refresh the screen.

Review Checks									
Account ID: BCE Ops Acct <span style="float: right;">Show Key</span>									
(Count: 41,280) (Amount: \$108,011,425.85)									
	Status	Account ID	Issued Date	Paid Date	Check #	Amount	Issued Payee	Details	
1	⊕	BCE Ops Acct	05/19/2016	05/19/2016	View Image 17328474	622.98		Display	
2	⊕	BCE Ops Acct	05/19/2016	05/19/2016	View Image 4935	161.64		Display	
3	⊕	BCE Ops Acct	05/18/2016	05/18/2016	View Image 1702921	3,521.36	Toyota Motor	Display	
4	⊕	BCE Ops Acct	05/18/2016	05/18/2016	View Image 1729741	331.60	Daniel Jones	Display	
5	⊕	BCE Ops Acct	05/17/2016	05/17/2016	View Image 1705827	612.02	Denkshre Hathaway	Display	
6	⊕	BCE Ops Acct	05/16/2016	05/16/2016	View Image 1172774	28.49	Kathleen Miller	Display	
7	⊕	BCE Ops Acct	05/15/2016	05/15/2016	View Image 1684516	1,510.63	Southwest Airlines	Display	
8	⊕	BCE Ops Acct	05/15/2016	05/15/2016	View Image 7965	1,071.46	Alex Anderson	Display	
9	⊕	BCE Ops Acct	05/15/2016	05/15/2016	View Image 1686133	103.31	FedEx	Display	
10	⊕	BCE Ops Acct	05/15/2016	05/15/2016	View Image 1669762	21.60	Taylor Johnson	Display	
11	✓	BCE Ops Acct	05/12/2016	05/18/2016	View Image 1729257	461,266.93	David Johnson	Display	
12	✓	BCE Ops Acct	05/12/2016	05/19/2016	View Image 1729300	401,719.79	American Express	Display	
13	✓	BCE Ops Acct	05/12/2016	05/18/2016	View Image 1728436	268,764.92	Microsoft	Display	
14	✓	BCE Ops Acct	05/12/2016	05/18/2016	View Image 1729224	236,451.44	United Parcel Service	Display	
15	✓	BCE Ops Acct	05/12/2016	05/18/2016	View Image 1729271	222,501.62	Toyota Motor	Display	
16	✓	BCE Ops Acct	05/12/2016	05/19/2016	View Image 1728465	215,254.74	American Express	Display	
17	✓	BCE Ops Acct	05/12/2016	05/18/2016	View Image 1729131	212,689.80	Home Depot	Display	
18	✓	BCE Ops Acct	05/12/2016	05/18/2016	View Image 1729130	206,346.22	Southwest Airlines	Display	
19	✓	BCE Ops Acct	05/12/2016		1729243	130,075.32	Darrien Davis	Display	
20	✓	BCE Ops Acct	05/12/2016	05/19/2016	View Image 1730631	122,707.56	Starbucks	Display	

If a large number of items are present, multiple pages will exist.

The following columns appear on the Review Issued Checks screen:

**Status:** Icons representing the status of the transaction. By clicking on the *Show Key* link in the top-right portion of the screen, a legend displaying the description of each status icon is displayed. The possible statuses represented by an icon are as follows:

⊕	<b>Exception</b>
✓	<b>Paid</b>
✗	<b>Stop Payment</b>
R	<b>Reversal</b>
∅	<b>Void</b>

**Exception:** Displayed on items that are flagged as exceptions by the system.

**Paid:** Displayed on items that have been previously paid.

**Stop Payment:** Displayed for checks that have been stopped with a stop payment.

**Reversal:** Displayed on items that have been paid and reversed.

**Void:** Displayed on items that have been voided.

**Blank:** No icon indicates that the item is an outstanding check.

## Transaction Processing – Void a Check

The Void Check screen is used to void an issued check on your account.

**Void a Check**

**Step 1.** Enter check information.

**Account ID:**

**Check Number:**

**Check Amount:**

**Issued Date:**

**Step 2.** Click the "Find Matching Check" button to find the check.

**Step 3.** Verify the check that will be voided.

Account ID	Check #	Check Amount	Issued Date
BCE Payroll	10006	590.01	03/08/2016

**Step 4.** Click the "Void Check" button to complete the void process.

Note: Voids are retained within the system for 90 days after an item has been voided.

**Client/Account Name:** Account Name is the nickname or description that identifies your account.

**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 are required to void a check.

## **Transaction Processing – Reverse Positive Pay/Transaction Extract**

The Reverse Positive Pay/Transaction Extract screen provides an electronic file of paid checks to process (update) within another system. The format of the file is defined at the client level. Once complete, the file and report are automatically displayed at the bottom of the screen. To save an extract file to a local workstation or network drive, click on the *File / Save* menu option while viewing the file, or, right click on the View File link and select *Save Target As*.

**Note:** An item may only be extracted once.

Reverse Positive Pay Extract (CSV - Paid Checks Only)

**Step 1.** Select a "Account ID" and "Extract through date".

Account ID:

Extract from date:  (optional)

Extract through date:

**Step 2.** Click the "Create File and Report" button.

[Create File and Report](#)

**Step 3.** View Report or File By Clicking on Links in Grid Below.

	Account ID	File	Report	Date Created	Item Count	
1	BCE Ops Acct	<a href="#">View File</a>	<a href="#">View Report</a>	09/20/15 10:00 AM	37479	<a href="#">Remove</a>
2	BCE Ops Acct	<a href="#">View File</a>	<a href="#">View Report</a>	09/20/15 10:00 AM	37479	<a href="#">Remove</a>
3	BCE Ops Acct	<a href="#">View File</a>	<a href="#">View Report</a>	09/20/15 09:59 AM	35861	<a href="#">Remove</a>

**Client/Account Name:** The Account Name is the nickname or description that identifies the account.

**Extract from date:** The extract from date is an optional field. By default the system will extract all items that have not been previously extracted.

**Extract Thru Date:** The date through which posted items are included in the extract file.

Transaction Processing – Reverse Positive Pay/Transaction Extract Report (Continued)

INST : 531		CENTRIX BANK		RUN DATE: 03/09/16	
SYSTEM: 03/09/16 9:50 AM		TRANSACTION EXTRACT REPORT		PROCESSED THRU: 03/09/16	
CLIENT: Big City Electric		ACCOUNT ID: BCE Ops Acct		FILE NAME: BCEOpsAcct_20160309_094946.csv	
	CHECK #	PAID DATE	AMOUNT	DR/CR	REFERENCE
1	1451183	07/05/2015	5.05	DR	80312330
2	1457698	06/24/2015	0.10	DR	80031060
3	1557760	08/16/2015	185.70	DR	80310860
4	1579165	09/13/2015	180.00	DR	80400890
5	1599873	07/13/2015	42.68	DR	80008160
6	1609562	06/24/2015	2.10	DR	80246250
7	1613820	07/19/2015	52.00	DR	40201830
8	1619664	07/09/2015	219.00	DR	80067190
9	1620138	07/09/2015	6.97	DR	70401050
10	1620926	06/24/2015	44.03	DR	80246240
11	1629041	07/08/2015	21.25	DR	80246700
12	1629085	07/15/2015	156.03	DR	80221060
13	1630037	06/29/2015	687.50	DR	80078380
14	1630730	07/27/2015	272.00	DR	80054600
15	1633463	06/30/2015	105.00	DR	80016720

## Transaction Reports – Account Reconciliation Summary

The Account Reconciliation Summary is used to assist in balancing online account balances with a statement. The report displays an activity summary with newly issued checks, paid checks, stopped checks, voided checks, ACH debits and credits, miscellaneous debits and credits, deposits, service charges, paid interest and taxes/withholding. The report also provides a total of outstanding checks and the check register balance as of reconciliation date.

Account Reconciliation Summary

Account ID:

Reconcile Through Date:  (Last Reconcile Through Date: 09/17/2015)

Note: Transaction history is retained within the system for 90 days after an item has posted.

**Account ID:** The Account ID is the nickname or description that identifies the account.

**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.

Account Reconciliation Statement

This Reconcile Through Date: 07/24/2016  
 Account ID: BCE Dep Recon

Transaction Summary

Issued Checks	Show (13)	(+) \$2,972.30
Paid Checks	Show (1)	(-) \$160.25
Stop Payments		(-) \$0.00
VOIDS	Show (1)	(-) \$970.85
ACH Debits	Show (1)	(-) \$69.72
ACH Credits		(+) \$0.00
Miscellaneous Debits	Show (151)	(-) \$36,908,572.15
Miscellaneous Credits	Show (28)	(+) \$218,609.75
Deposits	Show (129)	(+) \$5,805,553.72
Service Charges Paid	Show (44)	(-) \$41,703.99
Interest Paid		(+) \$0.00
Taxes/Withholding		(-) \$0.00
<b>Current Outstanding Checks</b>		<b>\$1,841.20</b>

Statement Balance Summary

Statement Balance:	Calculate	\$0.00
Outstanding Check Amount:		\$1,841.20
Check Register Balance:		-\$1,841.20

Reconciliation History

Date
N/A

Click *Finish Reconciliation* to reconcile the account.

Reconciliation History on the right side of the screen provides links to previous reconciliation reports for this account.

To display a detailed list of the items for any of the totals listed on the report, click on the *Show* link.

**\*\*Note** – Items that have already been reconciled via the Check Reconciliation or Deposit Reconciliation screens will not be included in the Account Reconciliation

Click *Export to Excel* to export a copy of the

CHECK #	PAID DATE	AMOUNT	PAYEE/TRAN DESCRIPTION	REFERENCE	NOTES	
--- Paid Items ---						
1	0	05/12/2016	57.55	Jane Doe	45854224	Check Issued to Jane Doe
2	0	05/12/2016	100.00	Jon Doe	45854224	
3	1234	05/12/2016	100.00		45854224	
4	1235	05/12/2016	110.00		45854224	
5	1236	05/12/2016	120.00		45854224	
6	1237	05/12/2016	130.00		45854224	
7	105262	04/20/2016	2,205.00		45854224	

After clicking on a link in the Reconciliation History, an Account Reconciliation Report will be displayed with all items that were reconciled on the report.

## **Security/Account Administration – ACH Authorization Rules Setup**

The ACH Authorization Rules Setup screen is used to define all of the pre-authorized ACH transaction rules for an account. An ACH authorization rule can include the originating company, standard entry class, transaction type (debits and/or credits), and maximum authorized dollar amount. If an unauthorized ACH item posts to an account, the rules determine whether the item requires a pay/return decision or if the client should simply be alerted via email that unauthorized activity has occurred.

ACH Authorization Rules Setup for Client: Big City Electric						
Notification Type for Unauthorized ACH Transactions: <input type="text" value="Create Exception"/> <a href="#">Edit</a>						
Account ID	Description	Company ID	Standard Entry Class Code	Debits or Credits	Maximum Allowable Amount	
1	BCE Payroll	All Credits	ALL - All Standard Entry Class Codes	Credits Only		<a href="#">Edit</a>
2	BCE Payroll	ADP	1212121212	CTX - Corporate Trade Exchange	10000.00	<a href="#">Edit</a>
3	BCE Payroll	Taxes	1313131313	ALL - All Standard Entry Class Codes	5000.00	<a href="#">Edit</a>
BCE Dep Recon			ALL - All Standard Entry Class Codes	<Select>		<a href="#">Add</a>

**Notification Type for Unauthorized ACH Transactions:** Select *Create Exception* or *Email Notification Only*. 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.

**Client/Account ID:** The Client/Account ID is the nickname or description that identifies this account to the customer. This Client/Account ID 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 ID”) throughout the system is defined by the financial institution.

**Description:** This is the client defined 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.

**Standard Entry Class 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:** Select either debits, credits, or both debits and credits to define the types of transactions for this rule.

**Maximum 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.

## **Security/Account Administration – Transaction Filter / Block Setup**

The Transaction Filter / Block Setup screen is used to define the transaction monitoring rules for an account. Transactions can be filtered based on the ACH standard entry class, company ID, transaction code, transaction type (debits and/or credits), and amount threshold. All transactions that meet the filter criteria are processed according to the Notification Type defined for the rule.

Transaction Filter / Block Setup for Client: Big City Electric									
	Account ID	Company ID	Standard Entry Class Code	From Tran Code	Thru Tran Code	Debits or Credits	Minimum Filter Amount	Notification Type	
1	BCE Dep Recon		TEL - Telephone-Initiated Entry			Debits Only	0.00	Create Exception	
2	BCE Ops Acct			51	51	Debits Only	5000.00	Create Exception	
3	BCE Ops Acct		ALL - All Standard Entry Class Codes			Debits Only	1000.00	Email / Text Notification Only	
4	BCE Ops Acct		WEB - Internet-Initiated Entry			Debits Only	0.00	Create Exception	
	BCE Dep Recon					Both DR and CR		Create Exception	

**Account ID:** Select the Account ID corresponding to the account for which the filter is to be used.

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

**Standard Entry Class 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. If the field is left blank, the filter/block will use the From and Thru Tran Codes.

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

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

**Debits or Credits:** Select either debits, credits, or both debits and credits to define the types of transactions for this rule.

**Minimum Filter Amount:** Enter 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 left blank, the transaction amount filter will not be used.

**Notification Type:** Select Create Exception or Email Notification Only. 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.