ACH ALERT
an Alkami Solution Team

SERVICES: PRO-TECH/PRO-TECH CR

Finastra Client User Guide

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

- Standard features will appear in regular font, as shown here.
- *Features available with PRO-TECH CR module will appear in green, italic font, as shown here.*

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

NOTICE:

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NOTE:

- **All screenshots used in this User Guide were obtained while using PRO-TECH/PRO-TECH CR in the Chrome browser. If a Client user utilizes PRO-TECH/PRO-TECH CR in a different browser, certain screens may display differently than what is seen in this guide because of the browser's particular configuration. However, even though screens may appear slightly different, the functionality will remain the same across all browsers.**

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A. WELCOME TO PRO-TECH/PRO-TECH CR!

I. SERVICE OVERVIEW

PRO-TECH and PRO-TECH CR are **two separate ACH positive pay services** designed to empower account holders ("Clients") with the ability to prevent financial loss due to unauthorized incoming ACH debit (PRO-TECH) and *credit (PRO-TECH CR)* 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.

The FI must have PRO-TECH in order to get PRO-TECH CR. The PRO-TECH module can be used singularly, but PRO-TECH CR cannot be utilized without also having the PRO-TECH module.

This guide is intended to provide information to Clients to aid in using this service in a manner that suits their specific needs.

A. Introduction to PRO-TECH/PRO-TECH CR

Both the PRO-TECH and PRO-TECH CR modules are highly configurable. This guide will outline all PRO-TECH and PRO-TECH CR functionality. A list of PRO-TECH and PRO-TECH CR Features are set forth below.

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

Feature Name	Description	PRO-TECH or PRO-TECH CR	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.	PRO-TECH only	✓	
No Written Statement of Authorized Debit	It is important to note that some FI's may choose to require business account clients to make all pay/return decisions same day and waive the requirement to present a Written Statement. In that case, this feature will not be available.	PRO-TECH only		✓
Reports	Allows a user to view data on the following features: • Notification Rules • Approved List • Block List	Both	✓	

The first section of this guide will cover features of PRO-TECH and PRO-TECH CR that are essentially the same in both modules. The second section will outline PRO-TECH specific functionality, and the third section will outline PRO-TECH CR functionality.

Accounts enrolled in these services are assigned a default setting of System-Pay or System-Return. If a decision is not made by the end of day cut-off time, the default setting 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.

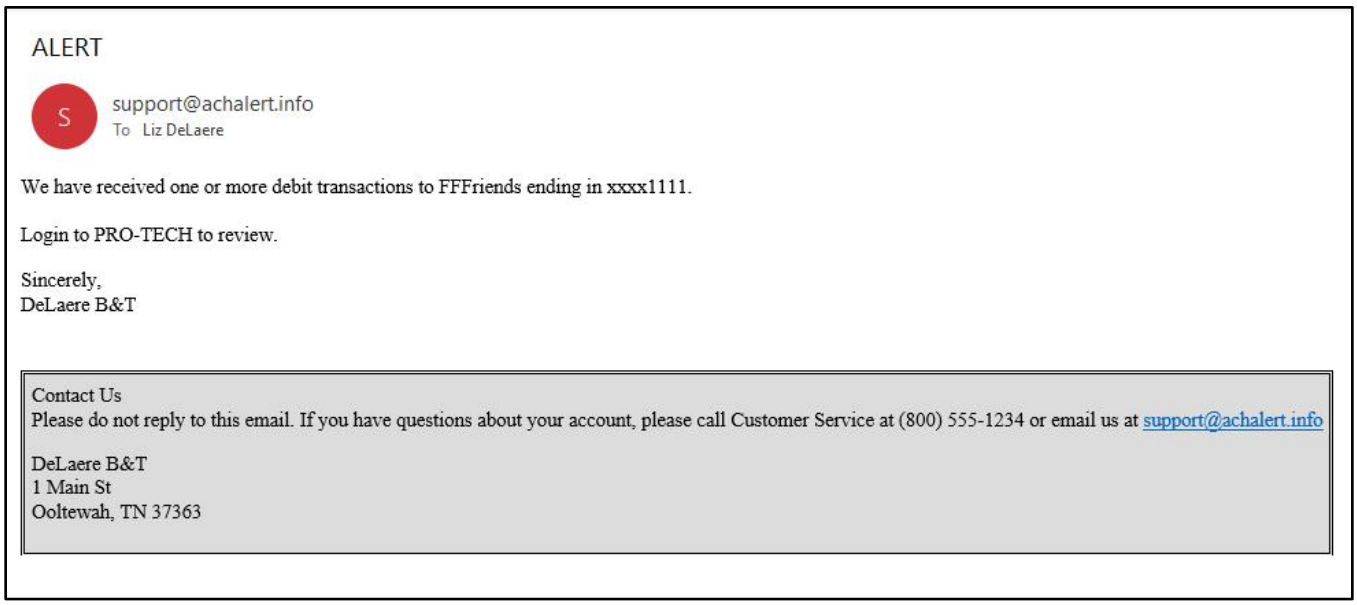
II. NOTIFICATION LEVELS

When an account is enrolled for PRO-TECH or PRO-TECH CR, one of three levels of notification can be established for exception alerts. The notification level options, descriptions and samples are provided below.

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

1. Sample Alerts – Account Level

Via Email:


ALERT

S support@achalert.info
To Liz DeLaere

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

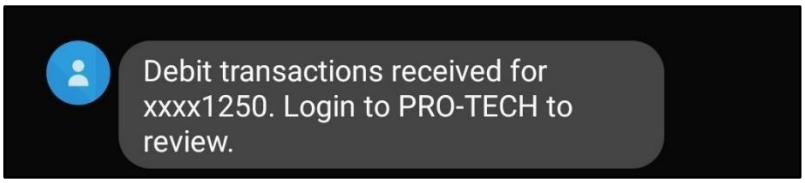
Login to PRO-TECH to review.

Sincerely,
DeLaere B&T

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

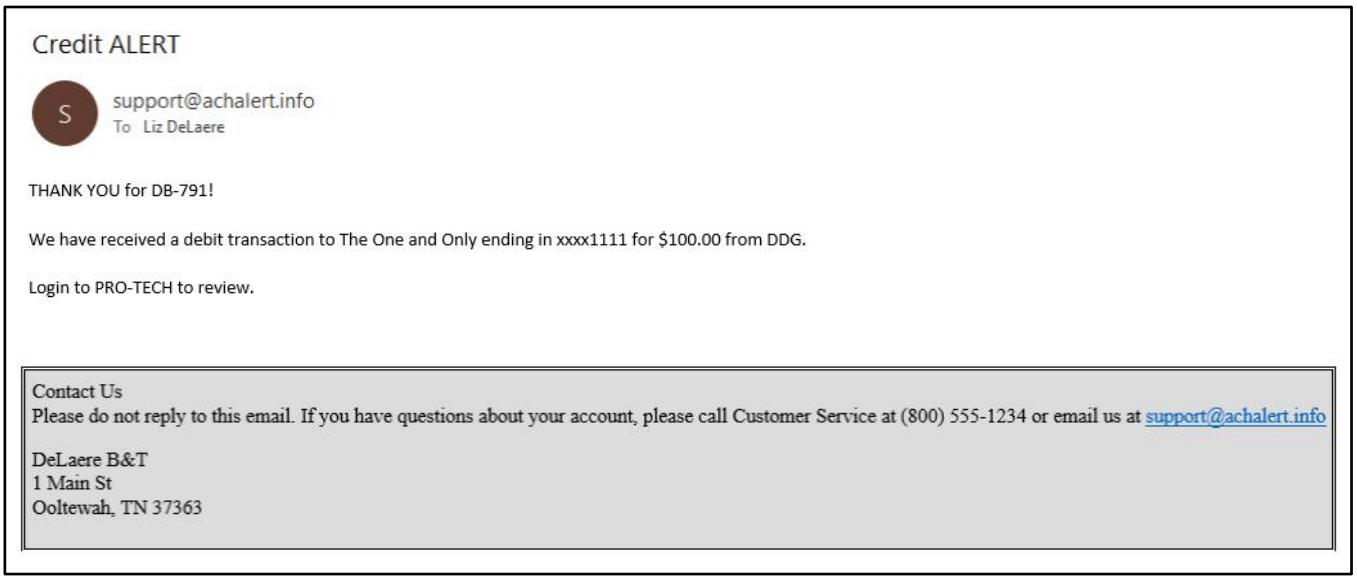
DeLaere B&T
1 Main St
Ooltewah, TN 37363

Via Text:

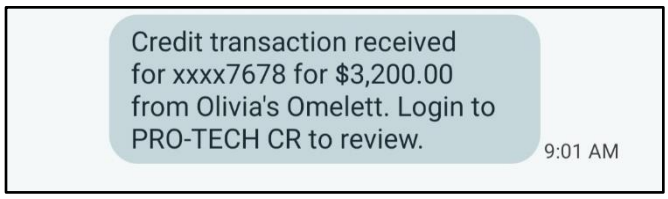


2. Sample Alerts – Transaction Level

Via Email:



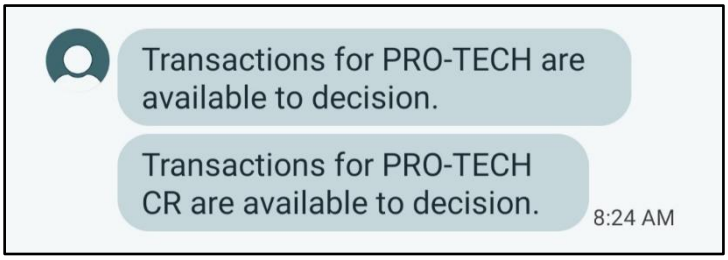
Via Text:



3. Sample Alerts – Service Level

Via Email:

Via Text:

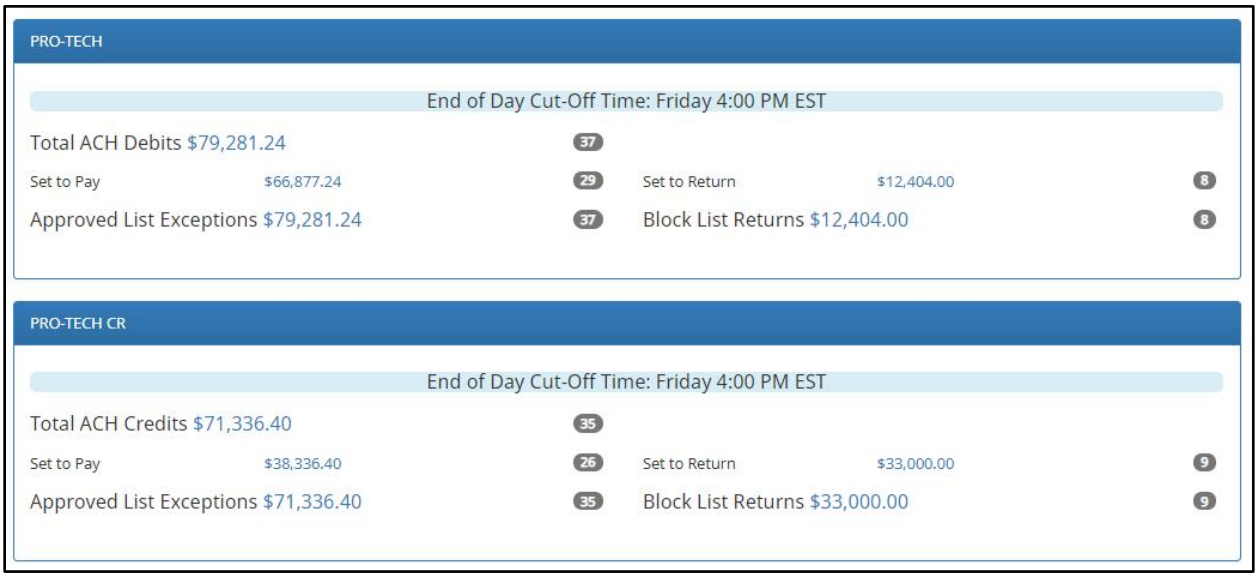


III. DASHBOARD

A. Using the Dashboard

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

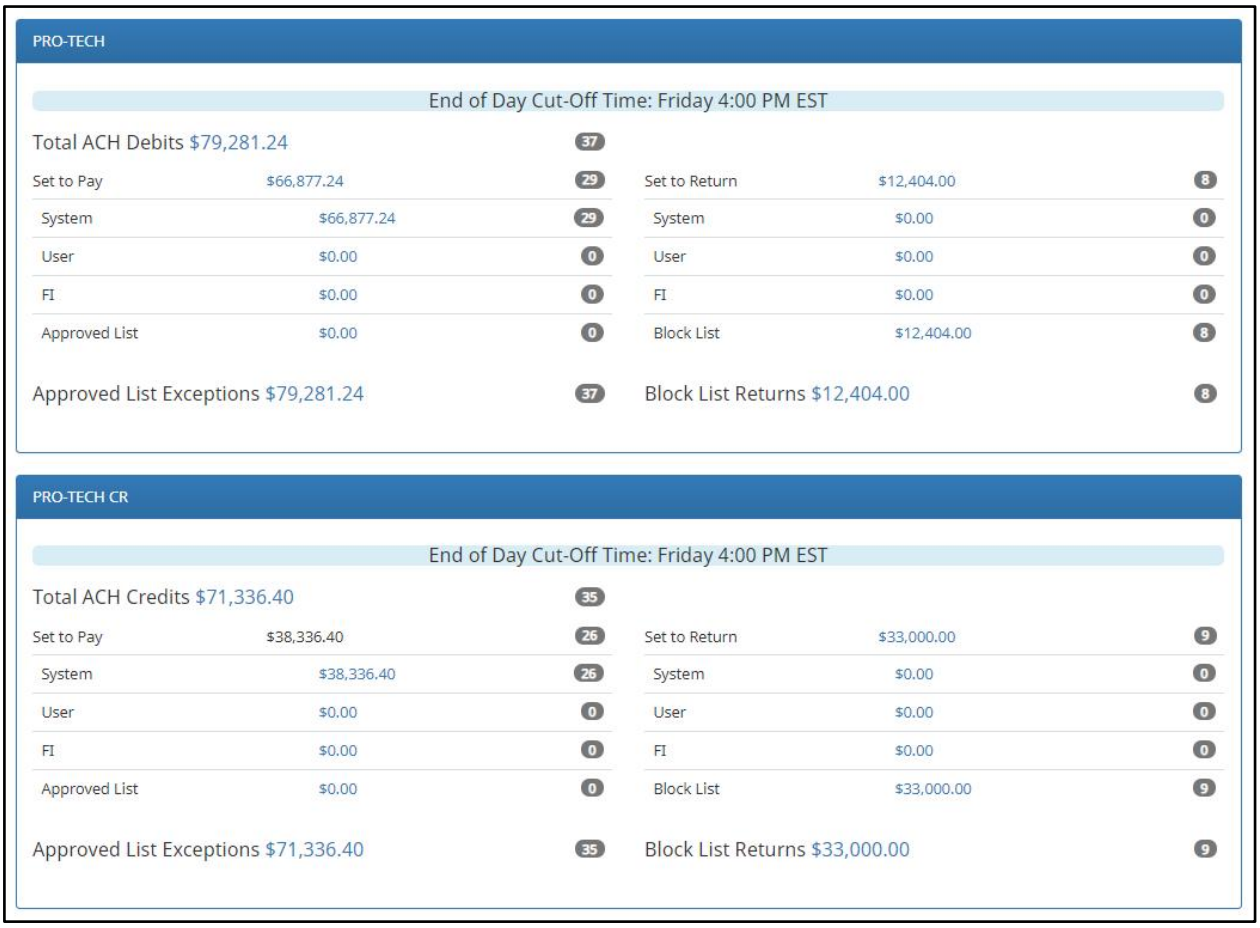
The content displayed in the PRO-TECH and PRO-TECH CR summary boxes include the following:



Service Name	In the example provided, clicking PRO-TECH or PRO-TECH CR on the left in the title bar will direct the user to the main menu. The service name may vary by financial institution.
End of Day Cut-Off Time	Displayed in the second bar, the day and time transaction decisions will be collected by the financial institution. Some or possibly all transactions will be ineligible for pay or return decisions after that time. If a pay or return decision has not been made, the system pay or system return default will apply.
Total ACH Debits / Total ACH Credits	In the examples above, the total represents the total dollar amount and number of incoming ACH debit transactions (PRO-TECH) or ACH credit transactions (PRO-TECH CR) received by the financial institution for the accounts the user has access to view.
Approved List Exceptions	This represents the total dollar amount and number of incoming ACH credit or debit transactions received from companies that are not on the client's approved list or have violated an approved list parameter.

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

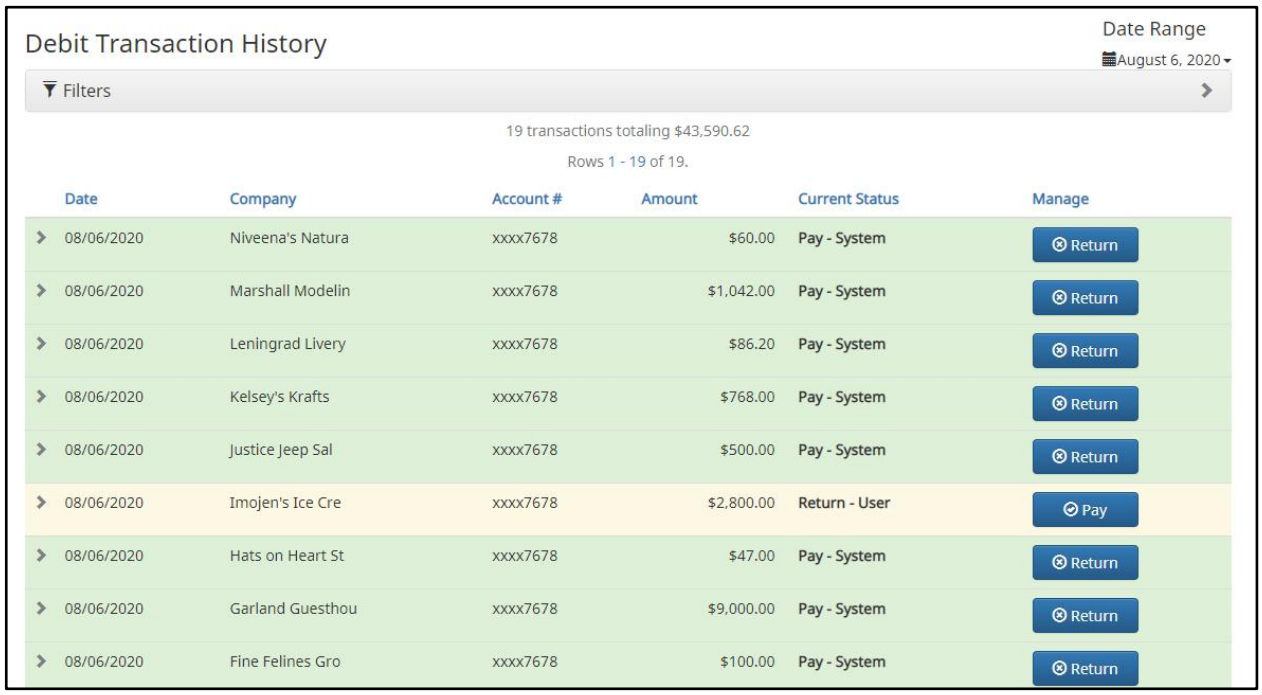
Clicking on the dollar amount hyperlinks on the Set to Pay or Set to Return lines will expand the view to display a breakdown of the total for each category. System Pay or Return indicate transactions that will pay or return if no action is taken due to the default status. User pay or return indicate a Client user decision has occurred. Approved List indicates the incoming ACH debits (PRO-TECH) or incoming ACH credits (PRO-TECH CR) that are from companies the client has pre-approved to debit an account or accounts. The status for these transactions will automatically be set to approved list pay. FI pay or return indicate an FI decision has occurred on behalf of the FI.

Transaction History

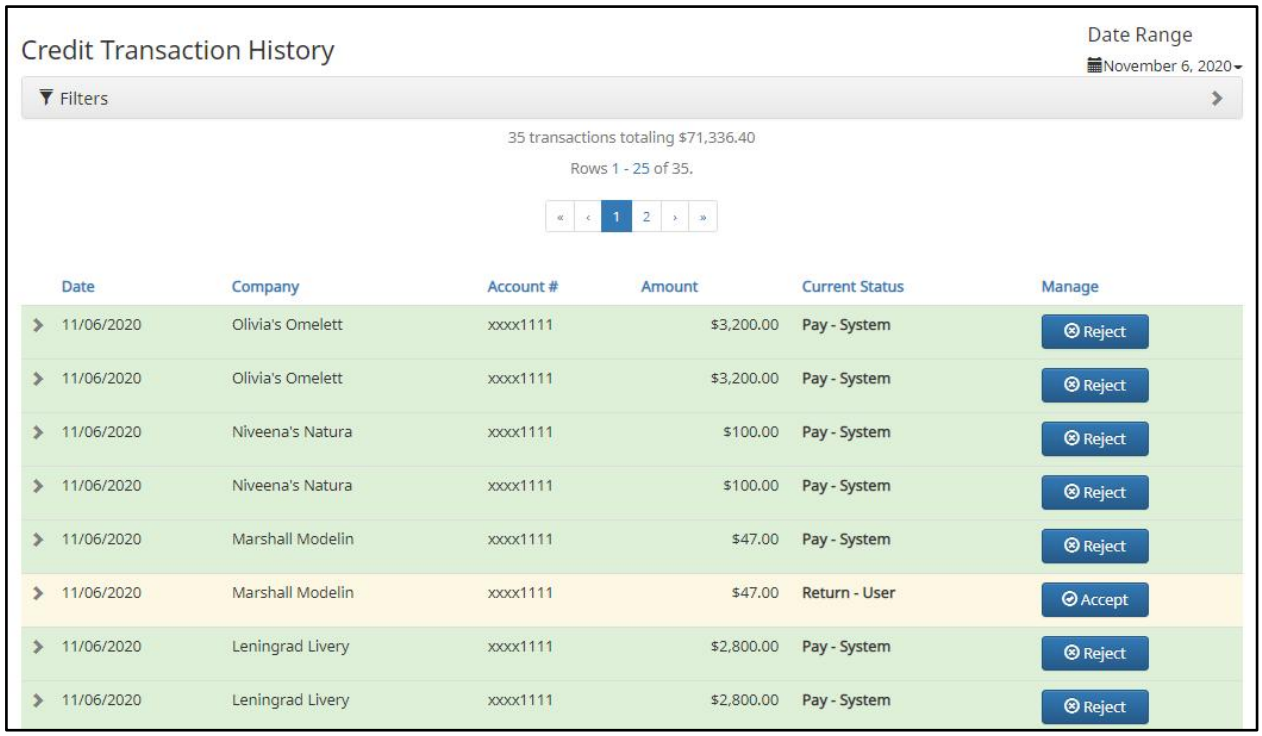
The user can click on the dollar amount link for any category to be directed to a filtered view of the Transaction History. In the examples below, the user has clicked on the dollar value of debits under Set to Pay – System in PRO-TECH and the dollar value of credits under Set to Pay – System in PRO-TECH CR, and is directed to a view of exception transactions that require decision.

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

PRO-TECH:



PRO-TECH CR:



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

B. Dashboard and Additional File Loads after EOD

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

C. Create Client Users

NOTE:

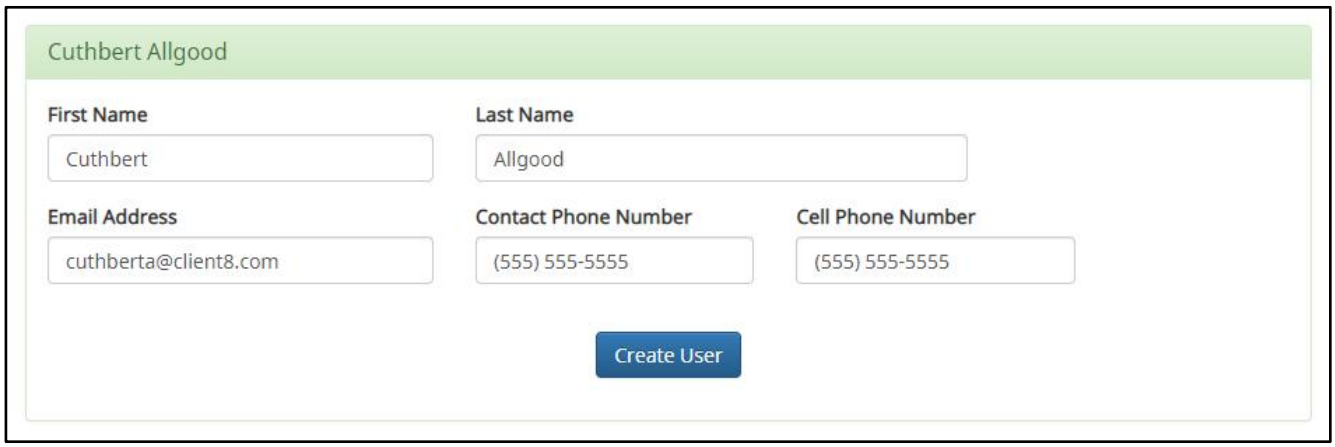
- **This feature is only available if 1) the FI is allowing Clients to manage their own users, and 2) it will only display for Client users who have been designated with Client Admin status.**

A Client User with Admin user privilege can add additional Client users who can then be authorized to use PRO-TECH or PRO-TECH CR.

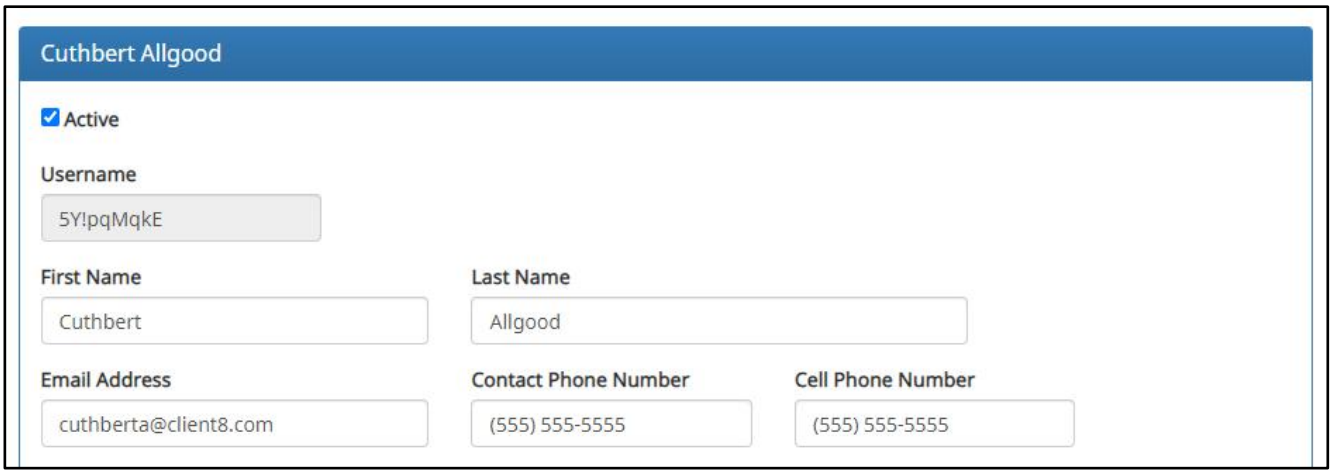
1. From Client Dashboard > Click Manage Users.

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

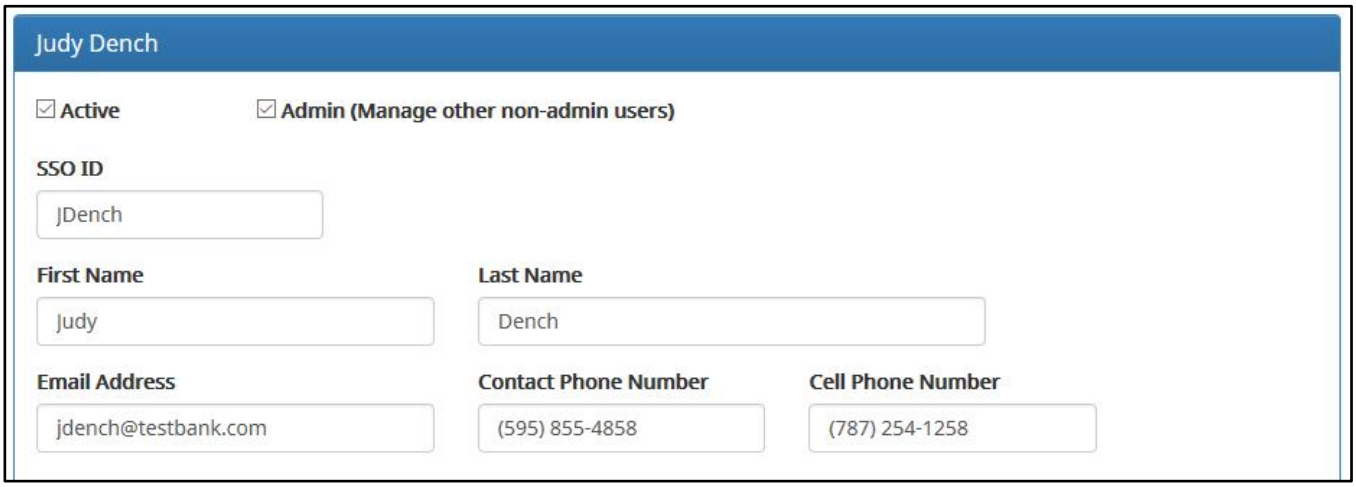
3. The New User page appears. Fill out all fields available, the click “Create User” button.



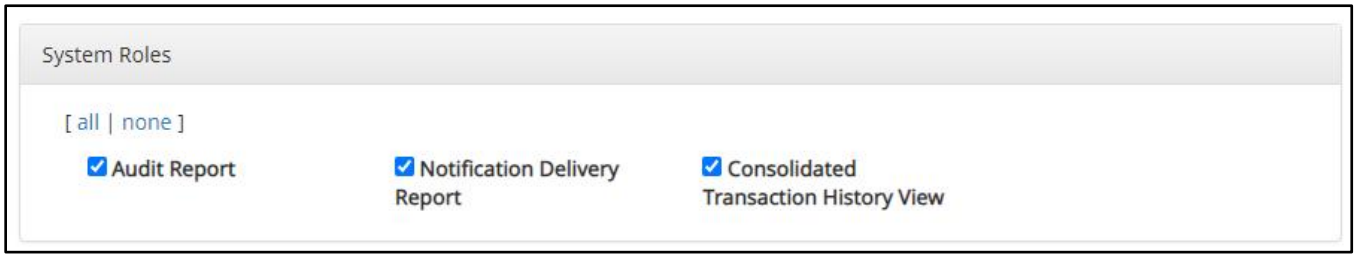
4. If the user is configured for standard security login, the New User interface will display these fields.



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

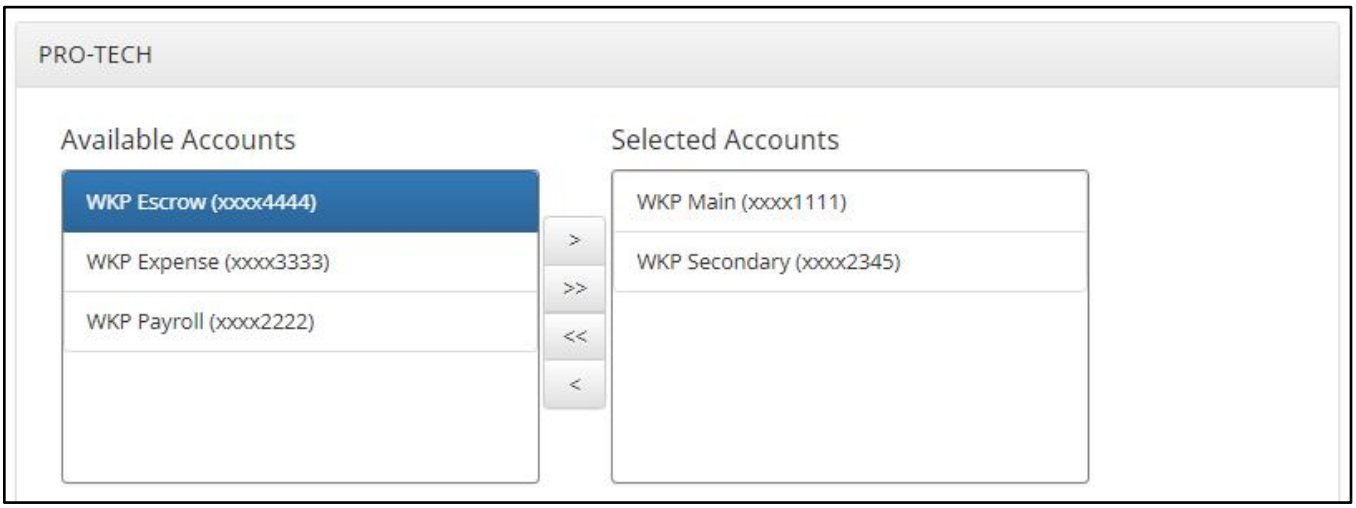


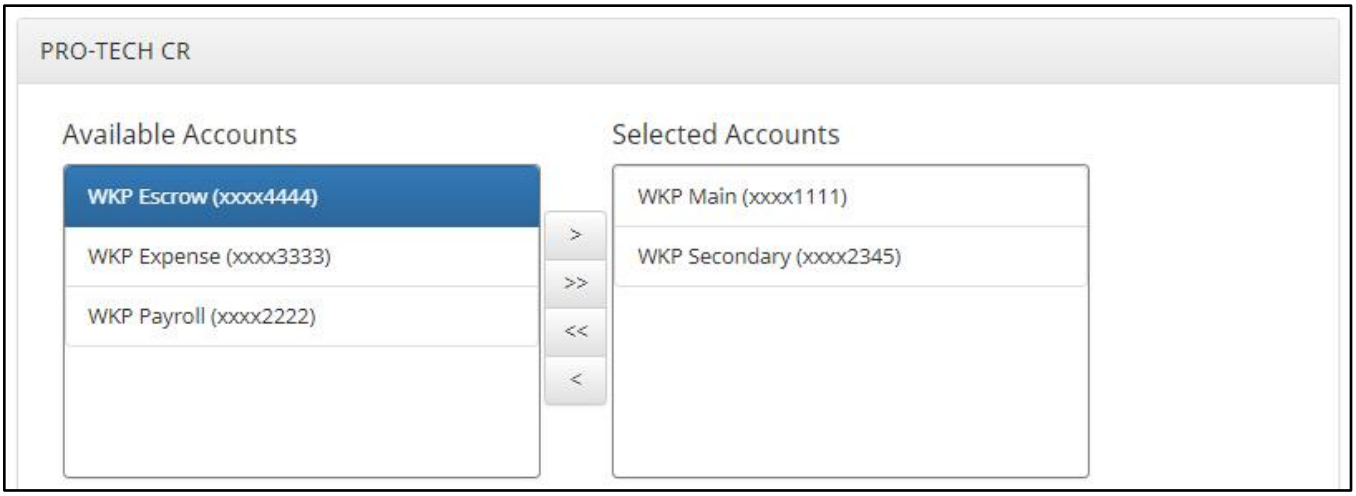
6. The User profile page appears. Scroll down to the "System Roles" section of the page to select what roles should be enabled for the user. For more information on managing user entitlements, ***please refer to the Fraud Prevention HQ Client User Guide, Sections II and III.***



7. Choose from the list of available accounts enrolled in PRO-TECH/PRO-TECH CR the user is entitled to work with and move them to the Selected Accounts box.

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





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

IV. USER ACCOUNTS AND PRIVILEGES

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

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

A. User Privilege Dependencies

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

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

B. Client User Privileges

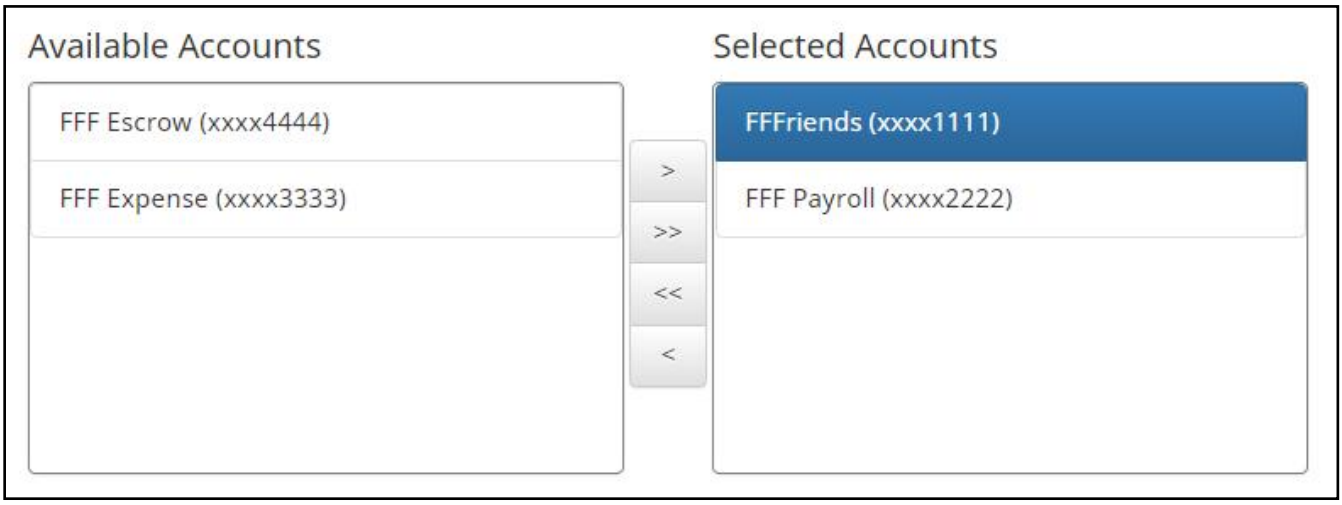
NOTE:

- **The Admin user privilege must be enabled.**

1. On the Client User page, scroll to PRO-TECH or PRO-TECH CR service section.

2. Choose from the list of available accounts enrolled in PRO-TECH or PRO-TECH CR the user is entitled to work with and move them to the Selected Accounts box.

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

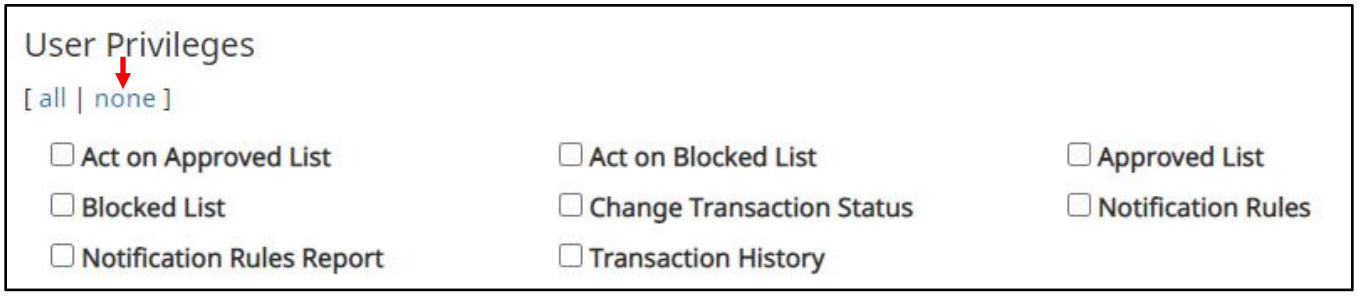


3. Selecting PRO-TECH and PRO-TECH CR Client User Privileges. It is important to note that the user privileges for each of these modules are the same, but must be set up for each module. Screenshots below will look the same in PRO-TECH or PRO-TECH CR and the instructions can be used to select user privileges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

    a. Selecting all | none

        i. By selecting all, the user will be assigned all user privileges.

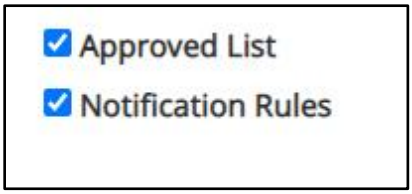
        ii. By selecting none, previously assigned user privileges will be removed.



iii. Clicking in the box beside each user privilege will add or remove the checkmark from the box. Adding a checkmark will give the user that privilege, removing the checkmark will remove the privilege from the user.

Act on Approved List	User has the privilege to add a company to the approved list from the Transaction History screen or Setup > Approved List. When a company is added to the approved list from Transaction History the system will only assign the account for the associated transaction.
Blocked List	User has the privilege to manage and view Blocked List entries.
Notification Rules Report	User has the privilege to view Notification Rules for accounts. **NOTE: This privilege will not appear unless the Client Manage Notify Rules permission is enabled in the Admin portal.**

Act on Blocked List	User has the privilege to add a company to the blocked list from the Transaction History screen or Setup > Block List. When a company is added to the blocked list from Transaction History the system will only assign the account for the associated transaction.
Change Transaction Status	User has the privilege to view transactions and to change the status of transactions. User must also have the Transaction History User Privilege.
Transaction History	User has the privilege to view transactions.



Approved List	User has the privilege to manage and view Approved List entries.
Notification Rules	User has the privilege to configure the notification conditions for accounts.

1. Select Save User.

    a. Success message appears.

V. PREFERENCES

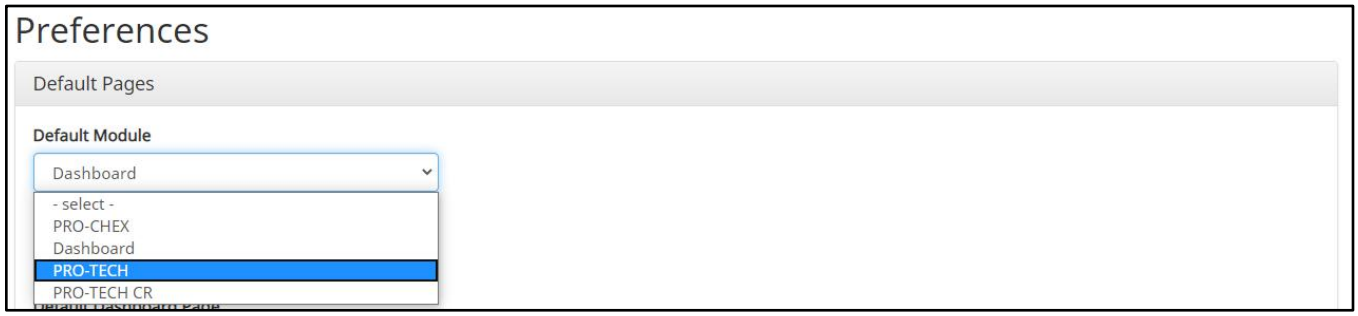
A. Preferences

Preferences allow Client users to bypass the system default landing page and automatically place the user within the service module and page to perform routine functions. For instance, a user may decide they want to automatically land in the Transaction History page when entering the system, instead of going to the Dashboard and clicking on Change Module and then Transaction History.

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

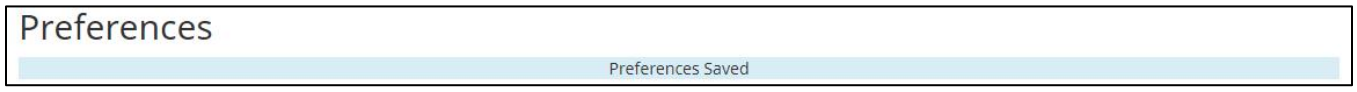
2. The Preferences page appears.

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



4. Default PRO-TECH/PRO-TECH CR Page allows the user to select the default landing page within PRO-TECH or PRO-TECH CR.

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



B. PRO-TECH FOR ACH DEBITS

It is important to note that PRO-TECH CR operates as a separate module and the functionality of that module is explained in Section C., PRO-TECH CR for ACH Credits. PRO-TECH CR will only be available if enabled by the FI.

I. NOTIFICATION RULES

Notification rules establish who should be alerted, how they should be alerted and the conditions 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. SMS text will only be available if the feature has been enabled by the financial institution.

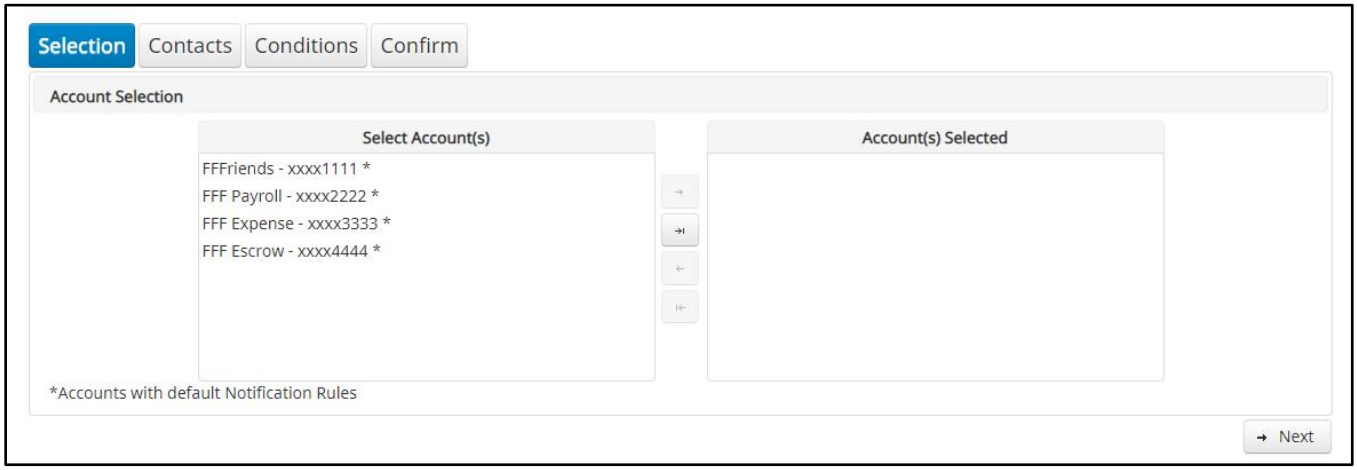
NOTE:

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

A. Setup Notification Method and Condition

1. From the PRO-TECH Module, click Setup > Notification Rules.

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



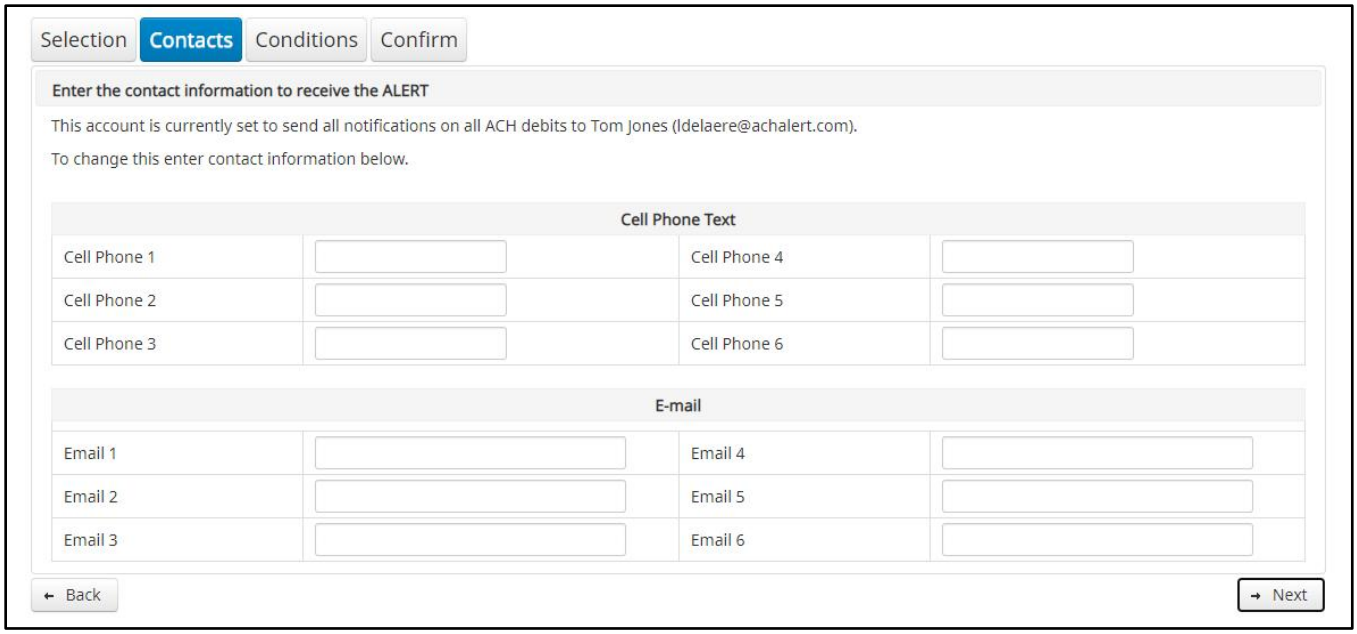
NOTE: All accounts with the asterisk (*) symbol have not been configured, and have the default notification rules, set up with the notification method via email. The email will be delivered to the default notification contact established by your financial institution, until such time the account is configured.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

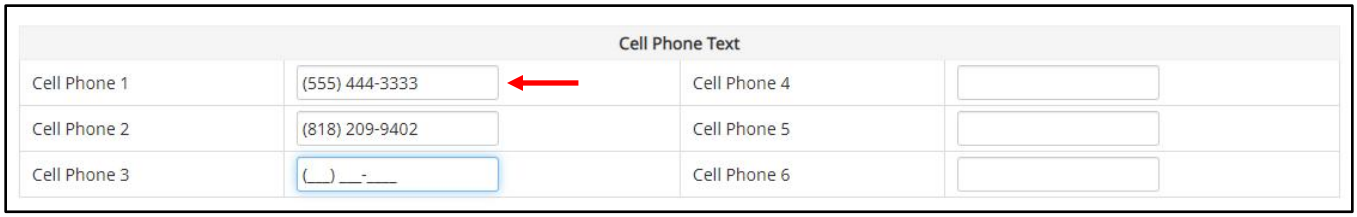
   > and < move individual accounts between Available and Selected Accounts.
   >> and << move all accounts between Available and Selected Accounts.

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

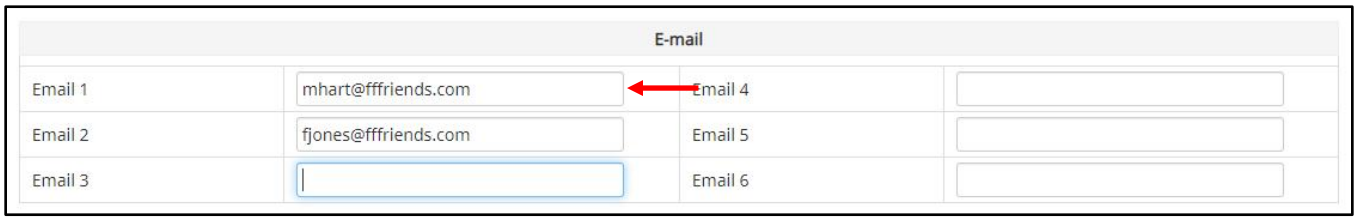
4. The Contacts screen is the second screen of the Notification Rules page. The Contact screen will allow entry of up to 6 email addresses and up to 6 cell phone numbers if SMS text has been enabled by the financial institution.



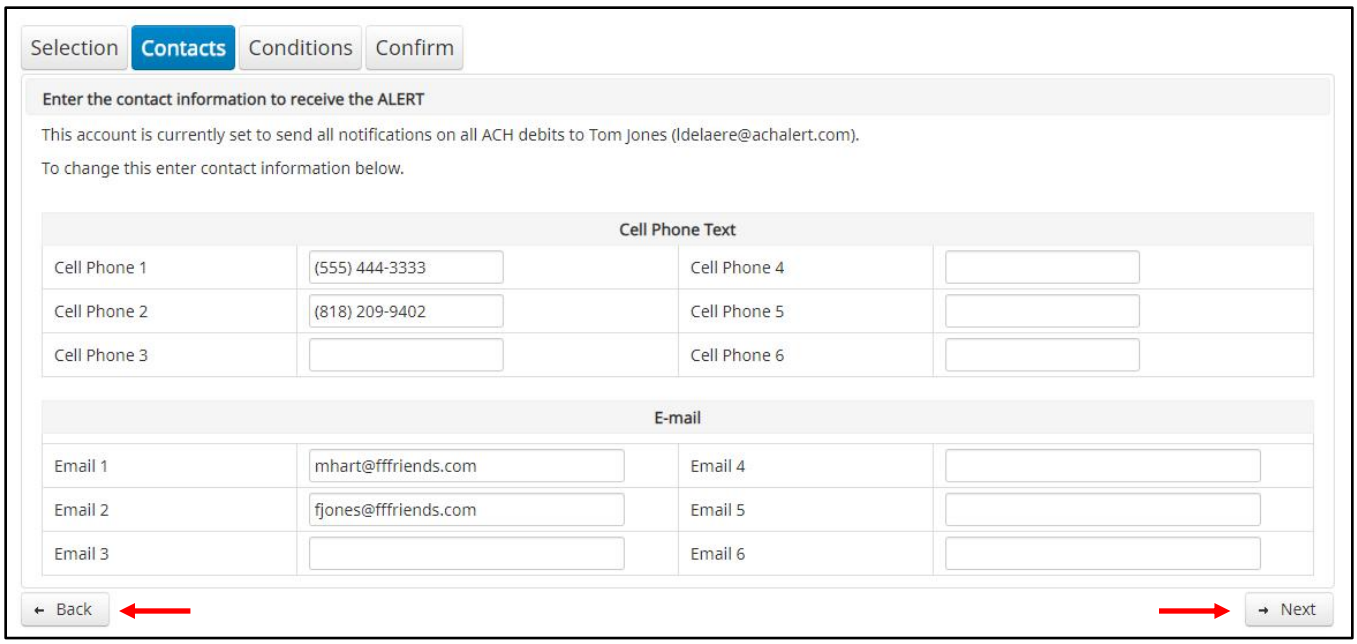
5. To add a cell phone number, enter the 10-digit cell number in the Cell Phone 1 field. Repeat this process to add up to five additional cell phone numbers.



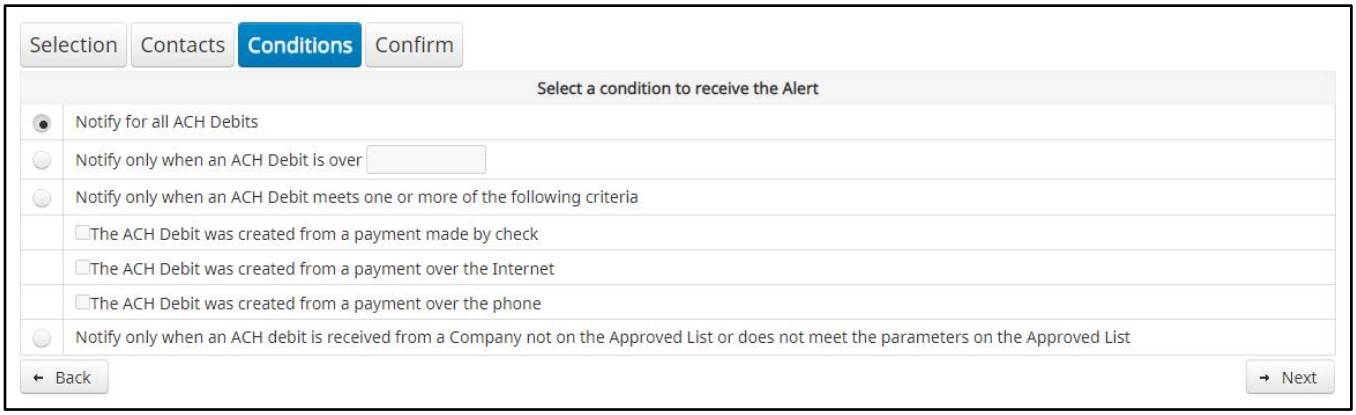
6. To add an email address, enter the email address in the Email 1 field. Repeat this process to add up to five additional email addresses.



7. 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.



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



Notify for all ACH 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:

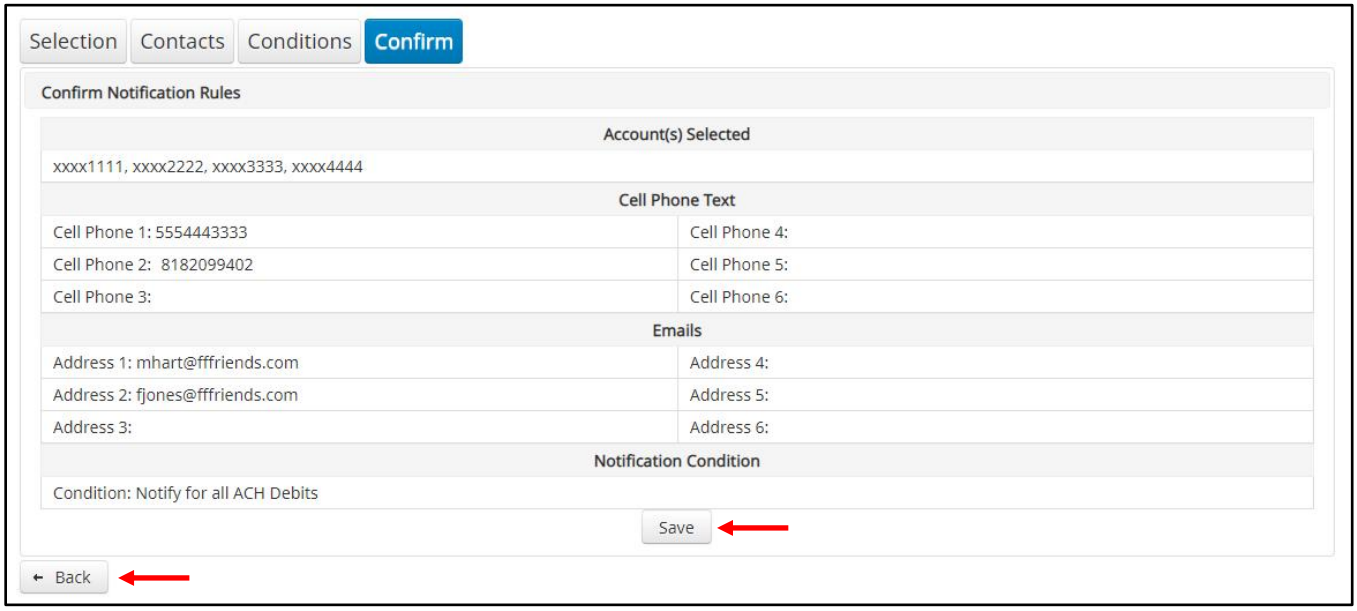
- Payment was made by check and converted into an ACH entry (includes transactions with an ARC, BOC, POP, or RCK standard entry class code).
- Payment from a bank account was authorized over the internet or on a mobile phone (includes transactions with a WEB standard entry class code).
- Payment from a bank account was authorized over the telephone (includes transactions 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

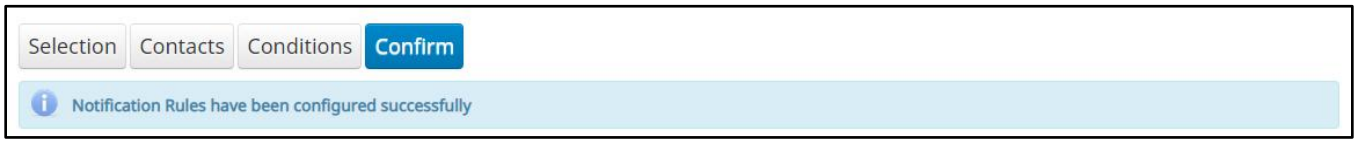
An alert will be sent only when an ACH debit is received on the account from a company not set up on the approved list or is set up on the approved list but violates one of the additional parameters set, such as maximum amount, frequency, or start or end date.

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.

9. 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.

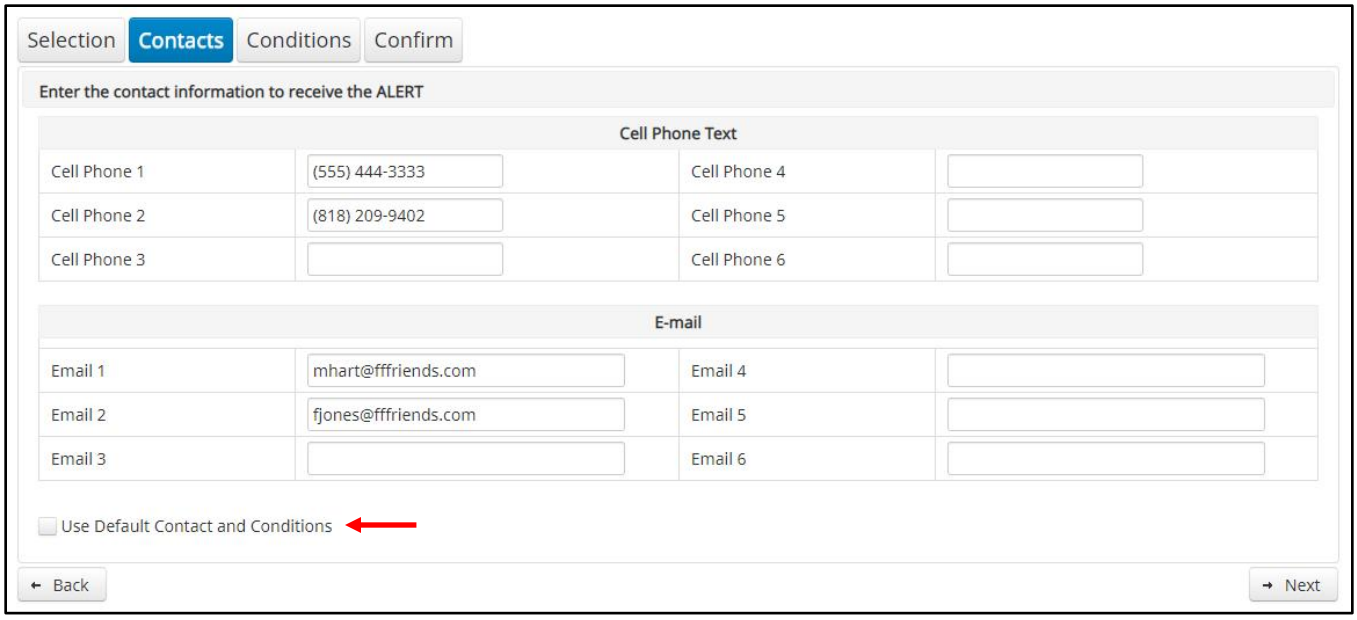


10. Once Save has been clicked, a success message will appear.



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

12. 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.



II. TRANSACTION HISTORY

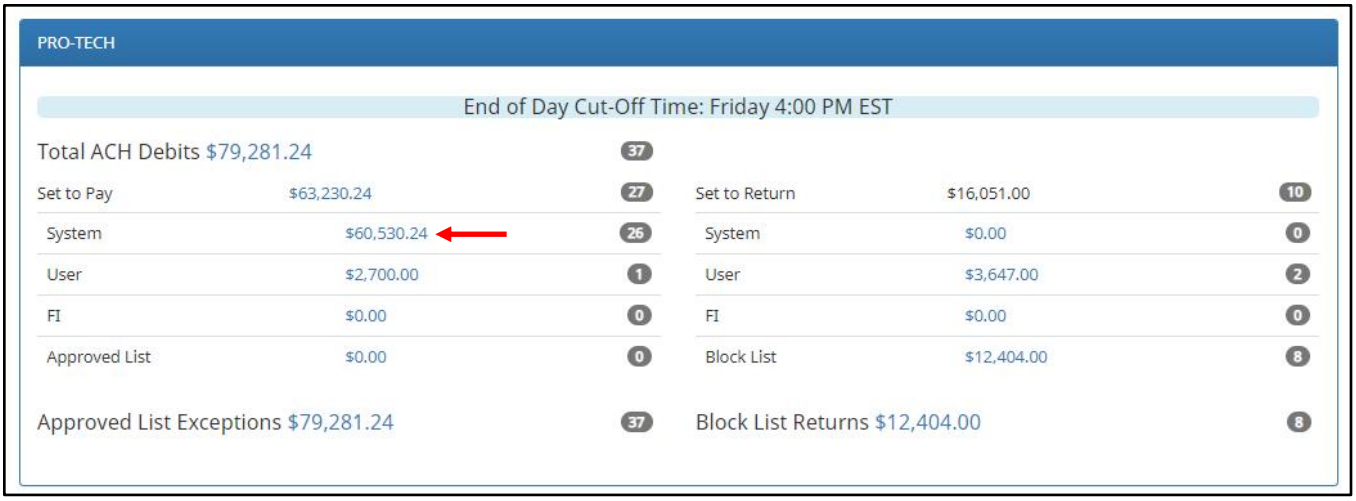
PRO-TECH Transaction History allows authorized users to search and view all ACH debits that have been received on enrolled accounts, and to make decisions on items. Client users can use Transaction History to search for ACH transactions for a specific account using one of the many filtering options available.

A. View Transaction History

NOTE:

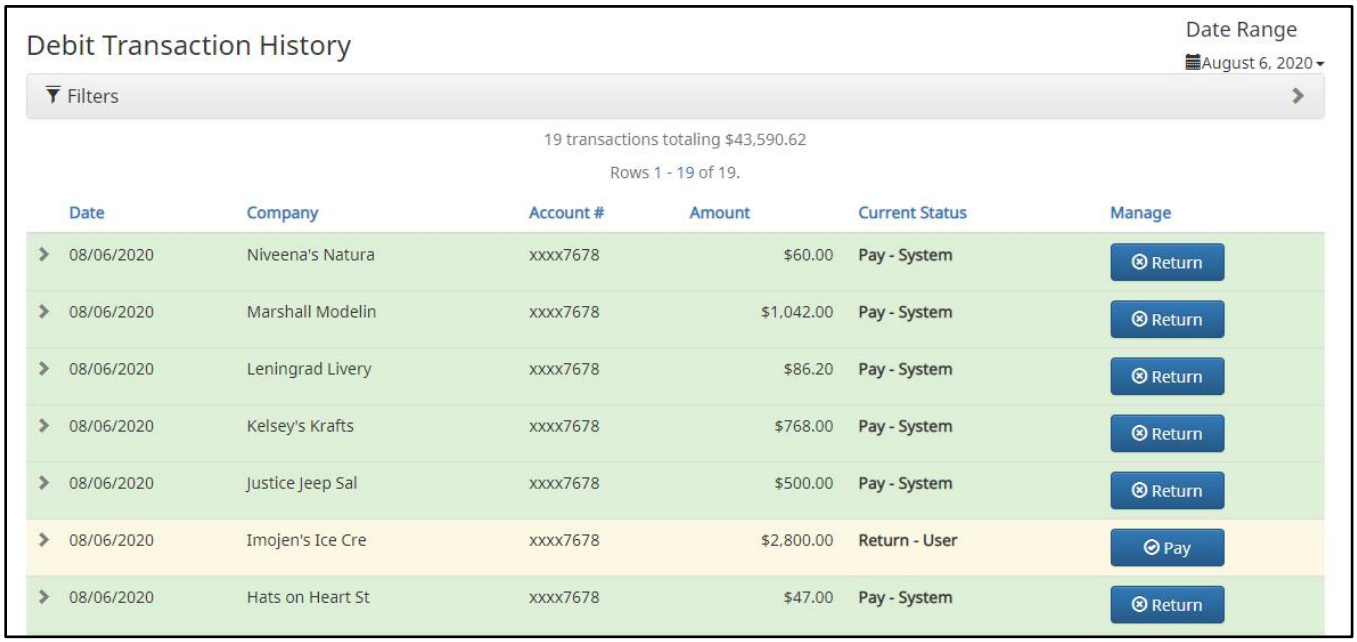
- Transactions are available in transaction history for one (1) year.
- The Transaction History user privilege must be enabled to access this screen.
- If the user has been granted the Change Status user privilege and the transaction is available to decision, the Pay and Return buttons will be available for use.
- Transactions 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 PRO-TECH Transaction History from the Dashboard, by clicking on any dollar amount displayed within the PRO-TECH 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 PRO-TECH module, to the View menu and click Transaction History.

2. The Transaction History page will display 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 PRO-TECH.

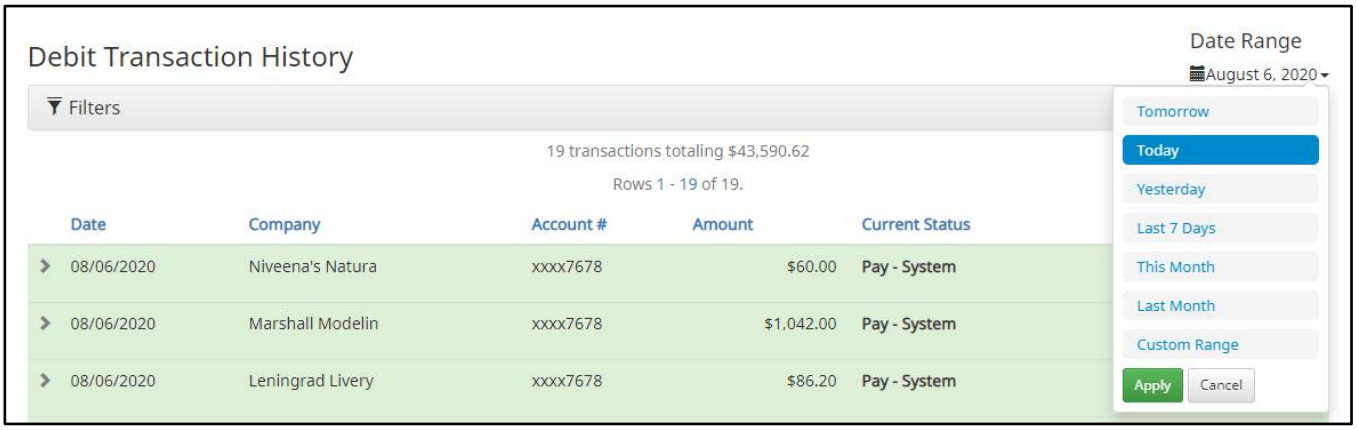
Company Name of the company debiting the account. This information is obtained from the company name field in the batch header record of the ACH transaction.

Account Number Account number the ACH debit was presented against.

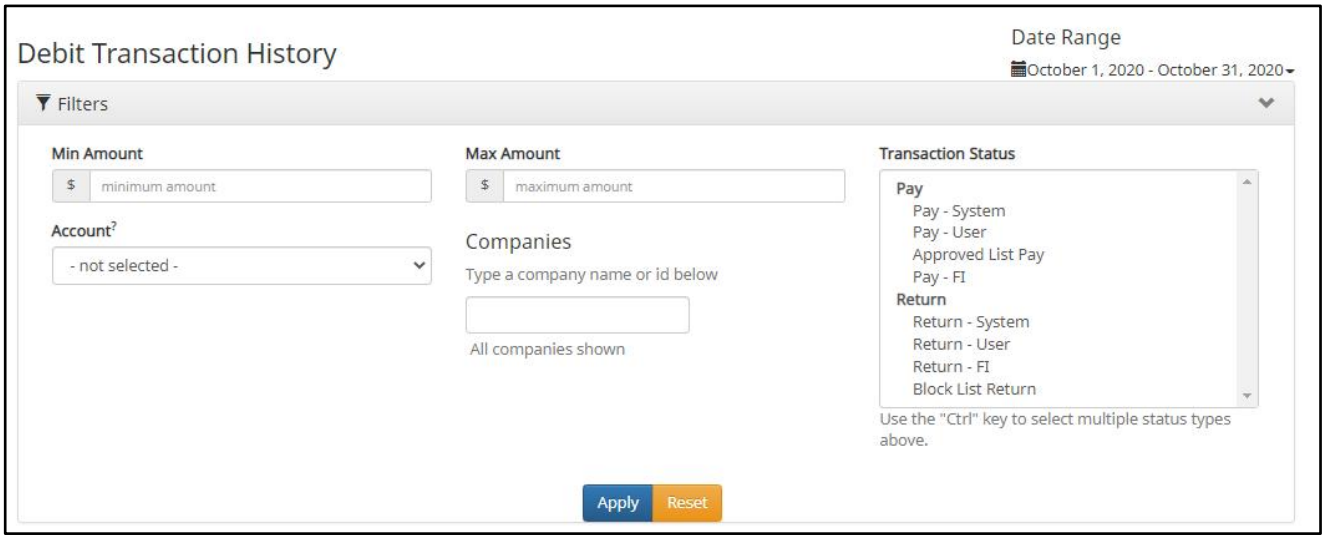
Amount Amount of the ACH debit.

Current Status	Status		Description	Change Allowed Until
	Pay	Pay-System	Transactions that load with this status indicate the default condition established by the financial institution is to pay all transactions on this account if client users take no action.	Return deadline, which varies by financial institution, account type and transaction type.
		Pay-User	Indicates a client user has changed the status of a transaction from Return to Pay.	Return deadline, which varies by financial institution, account type and transaction type.
		Approved List-Pay	Transactions that load with this status indicate the company that originated the transaction was set up on the approved list for this account prior to receipt of the transaction and the transaction amount, frequency and date are within the allowable parameters specified in the approved list entry.	Return deadline, which varies by financial institution, account type and transaction type.
	Return	Return-System	Transactions that load with this status indicate the default condition established by the financial institution is to return all transactions on this account if client users take no action.	Up until EOD cut-off time.
		Return-User	Indicates a client user has changed the status of a transaction from Pay to Return.	Up until EOD cut-off time.
		Block List-Return	Transactions that load with this status indicate the company that originated the transaction was set up on the blocked list for this account prior to receipt of the transaction.	Up until EOD cut-off time.
Manage	If the user has been granted the Change Status user privilege and the transaction is eligible for a decision, a Pay or Return button will appear for use. If the transaction is not eligible for a decision, (because the return deadline or end of day cut-off time has passed) the button will display as ineligible.			

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



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

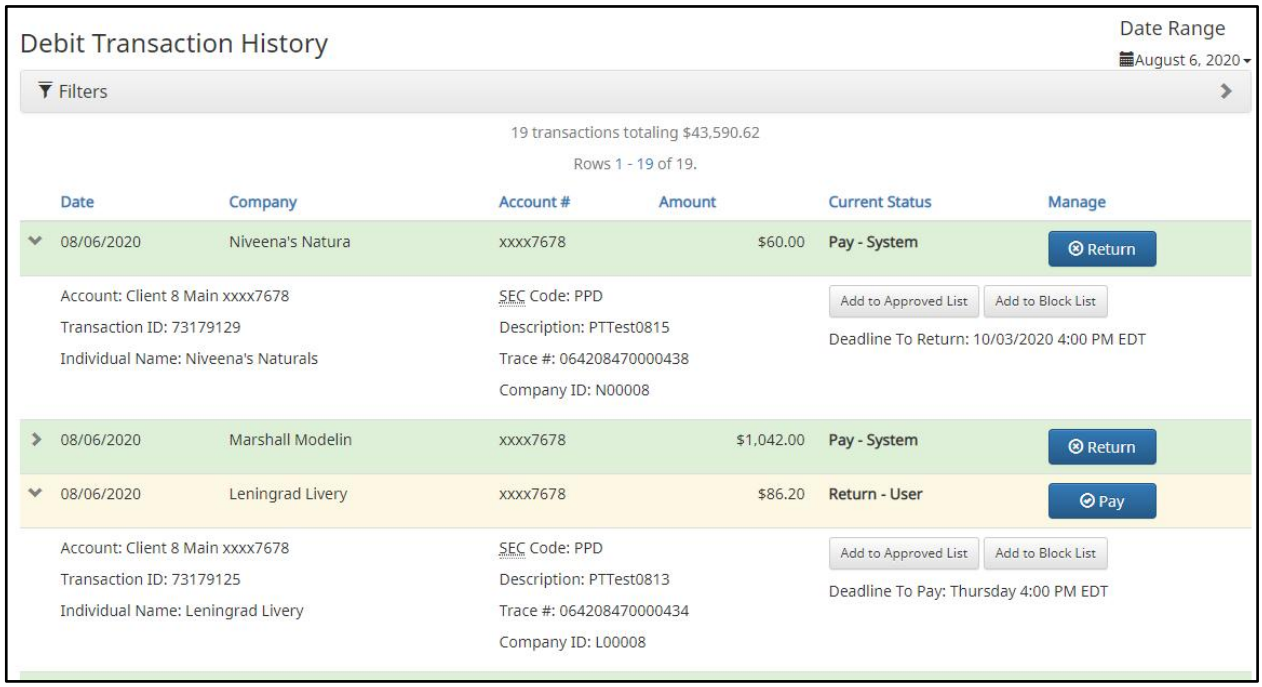


Min Amount	To search for a transaction by amount within a minimum/maximum range, type the minimum dollar amount of the transactions into the field.
Max Amount	To search for a transaction by amount with a minimum/maximum range, type the maximum dollar amount of the transactions into the field.
Transaction Status	See #2 in this subsection for definitions of the different transaction statuses.
Account	Type an account name or the last 4 digits of the account number into the field to view transactions for one specific account or select an account from the drop-down menu.
Companies	Enter a specific company name.

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

d. Search results are displayed in pages of 25 items. If the search contains more than 25 issue items, the results will be displayed on multiple pages. Use the navigation buttons at the top of the search results to review all results.

e. Click the arrow (>) next to the Client Code to view more useful detail on each issued item. The information shown in this drop-down is an audit history of all the activity that has occurred on the issue item.



Account The account name and last 4 digits of the account number.

Transaction ID Unique ID assigned by the PRO-TECH system when transactions are loaded.

Individual Name Name of the payee/recipient found in the individual ID field of the incoming ACH transaction.

SEC Code	Standard entry class code. Reference the NACHA Rule Book for SEC code descriptions. SEC codes are generally used to classify transactions by the way they were authorized.
Description	The description used by the originator of the transaction, as contained in the company batch header record for the transaction received.
Trace #	A unique ID assigned to the transaction by the originator, ACH operator or receiving depository financial institution.
Company ID	A unique identifier for the company that originated the ACH debit. This information is obtained from the company ID field of the batch header record of the ACH transaction. This unique identifier is used to match transactions to approved or blocked list entries.
Add to Approved List	Will only appear if the user has Act on Approved list user privilege. ***Please refer to Subsection III, Approved List within this Section for more information about this feature.***
Add to Block List	Will only appear if the user has Act on Blocked list user privilege. ***Please refer to Section IV, Blocked List within this Section for more information about this feature.***
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.

B. Change Transaction Status

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

2. Change Status – Pay

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

b. Click the Pay button under the Manage column.

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

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

3. Change Status – Return

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

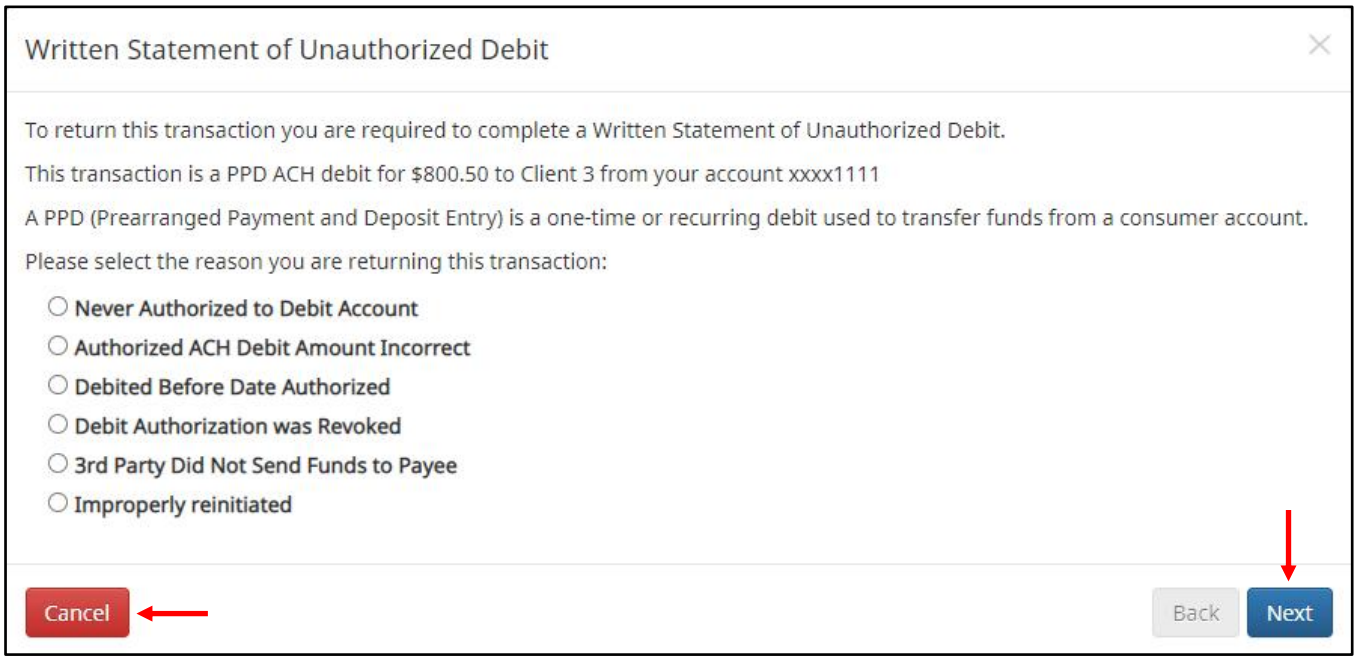
b. Click the Return button under the Manage column.

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

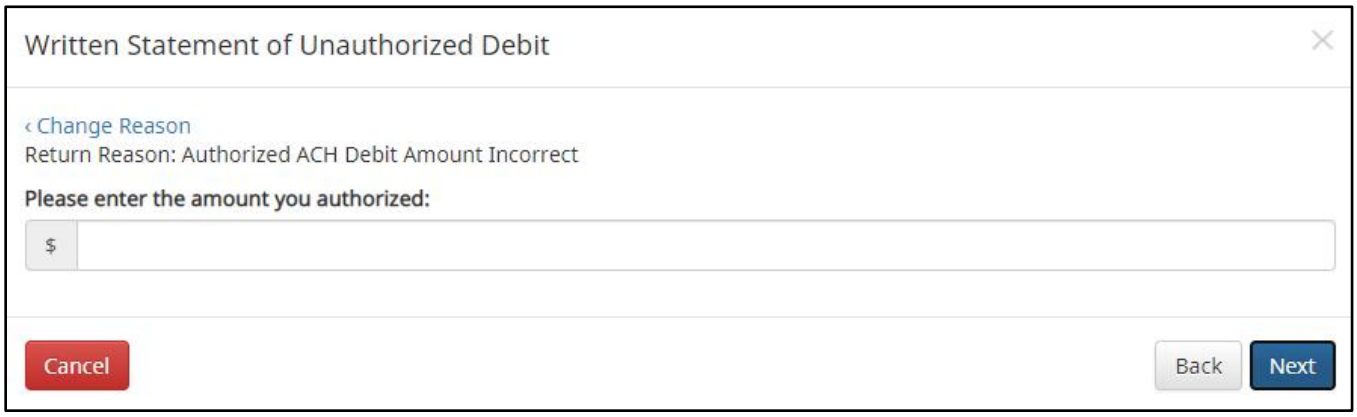
It is important to note that if a Written Statement of Unauthorized Debit is required, the Add to Block List hyperlink will not appear, as the Written Statement of Unauthorized Debit will pop-up instead. In this case, the user must expand the view of the debit item to Add to the Block List.

d. About Written Statements of Unauthorized Debits: If the financial institution has enabled the Written Statement of Unauthorized Debit feature, the FI has the option to waive WSUD for corporate account same-day returns. If the waive WSUD configuration is on, all returns will be given an R29 return reason code regardless of the SEC code of the transaction. This behavior is consistent with how ACH debit blocks/filters work today.

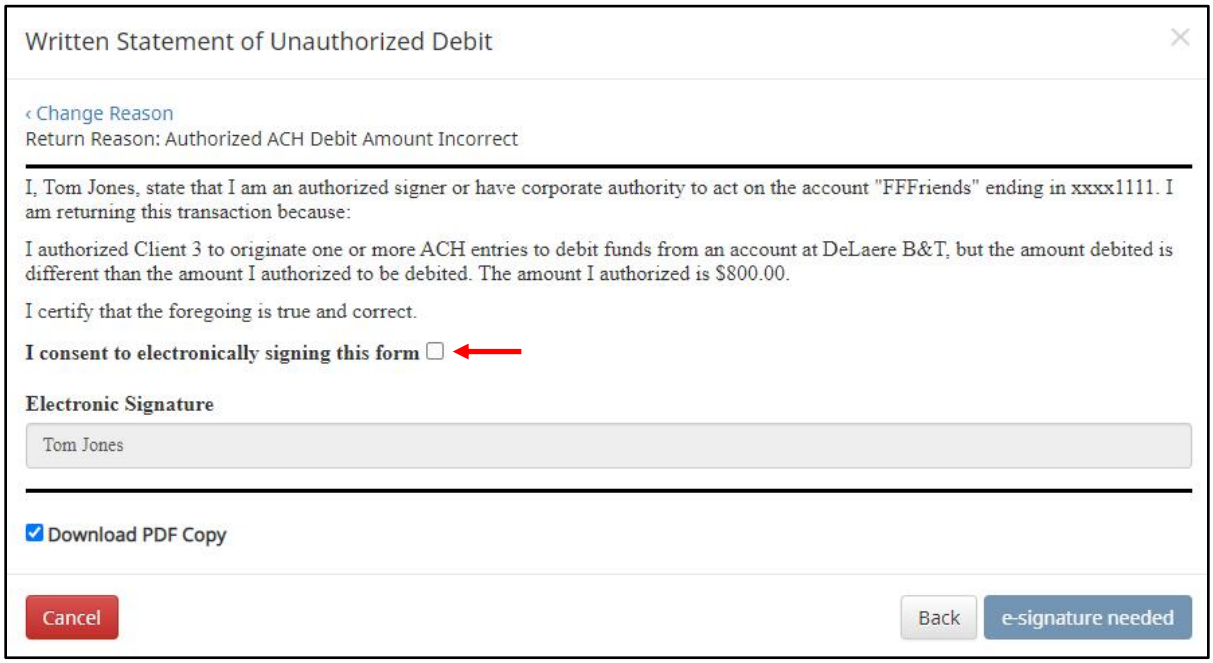
e. If the financial institution has enabled and required a Written Statement of Unauthorized Debit to be completed to return a transaction, a Written Statement of Unauthorized Debit pop-up screen will appear. The user will be prompted to select a reason for the return of the transaction by clicking in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



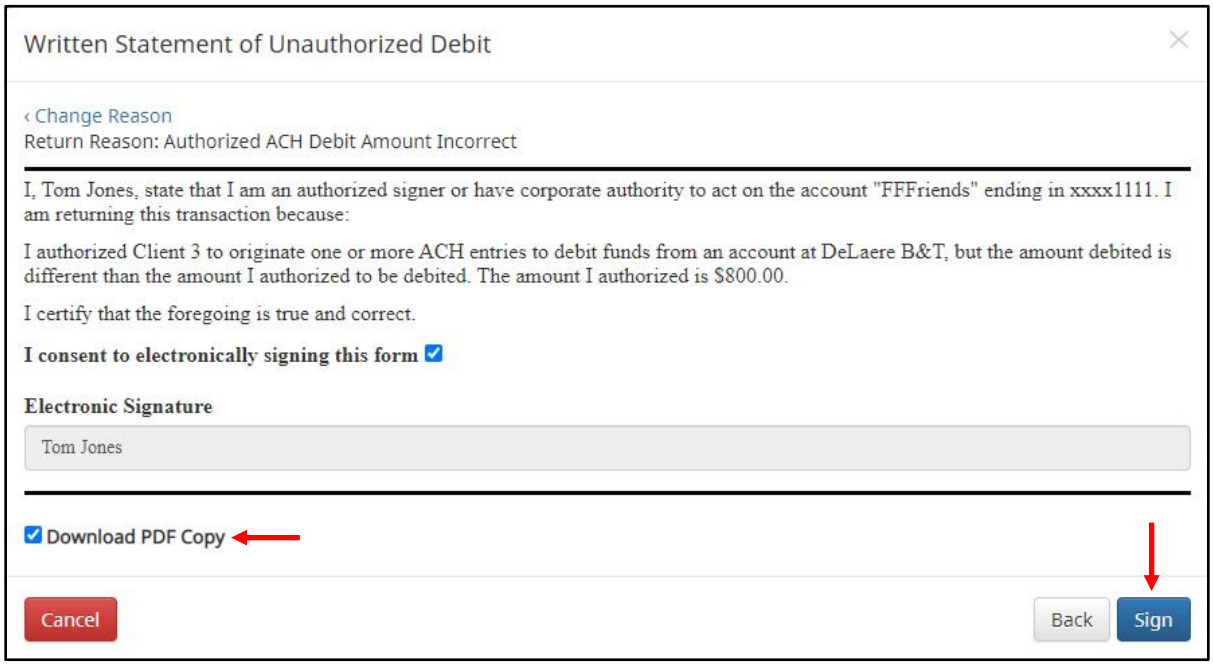
f. Depending on the return reason selected, the user may have an additional screen to provide more information about the return reason, such as correcting the ACH Amount (example shown below), or selecting the date the debit was authorized, etc. Once this screen has been completed, click Next to continue.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



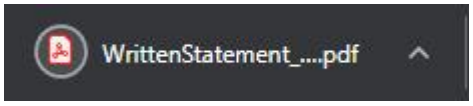
g. The final screen within the pop-up window is the Written Statement. The content of the Written Statement will display based on the return options valid for the transaction being disputed. The Written Statement must be completed for the transaction to be returned. If the Written Statement is abandoned,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



h. 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.



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



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

III. APPROVED LIST

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

Users can edit and delete companies from their approved list.

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

Some examples of incoming ACH files and the data elements used for comparison against the approved list is shown below.

Verifies Company ID

```
101 026013262 0642085182008060950A094101DeLaere Bank & Trust   FRB Atlanta
5200Ashland Armament                    A00008    PPDPTTest0820      200806   1064208470000031
622026013262767767767 8       0000150000A00008         Ashland Armament        0064208470000393
627026013262767767767 8       0000030000A00008         Ashland Armaments       0064208470000394
820000000200052026520000000300000000001500000A00008                             064208470000031
5200Biolab Birmingha                    B00008    PPDPTTest0805      200806   1064208470000032
622026013262767767767 8       0000130000B00008         Biolab Birmingham       0064208470000395
627026013262767767767 8       0000250000B00008         Biolab Birmingham       0064208470000396
820000000200052026520000002500000000001300000B00008                             064208470000032
5200Cartwright Car S                    C00008    PPDPTTest0806      200806   1064208470000033
622026013262767767767 8       0000800000C00008         Cartwright Car Sales    0064208470000397
820000000100026013260000000000000000000800000C00008                             064208470000033
5200Del Aire Develop                     D00008   PPDPTTest0804      200806   1064208470000034
622026013262767767767 8       0000170000D00008         Del Aire Developers     0064208470000398
627026013262767767767 8       0000270000D00008         Del Aire Developers     0064208470000399
820000000200052026520000002700000000001700000D00008                             064208470000034
```

Compares against Maximum Amount Parameter

```
101 026013262 0642085182008060950A094101DeLaere Bank & Trust   FRB Atlanta
5200Ashland Armament                    A00008    PPDPTTest0820      200806   1064208470000031
622026013262767767767 8       0000150000A00008         Ashland Armament        0064208470000393
627026013262767767767 8       0000030000A00008         Ashland Armaments       0064208470000394
820000000200052026520000000300000000001500000A00008                             064208470000031
5200Biolab Birmingha                    B00008    PPDPTTest0805      200806   1064208470000032
622026013262767767767 8       0000130000B00008         Biolab Birmingham       0064208470000395
627026013262767767767 8       0000250000B00008         Biolab Birmingham       0064208470000396
820000000200052026520000002500000000001300000B00008                             064208470000032
```

Compares against Frequency and Start/End Date Parameters

```
101 026013262 0642085182008060950A094101DeLaere Bank & Trust    FRB Atlanta
5200Ashland Armament                    A00008    PPDPTTest0820       200806   1064208470000031
6220260132627677677678       0000150000A00008         Ashland Armament          0064208470000393
6270260132627677677678       0000030000A00008         Ashland Armaments         0064208470000394
820000000200052026520000000300000000000150000A00008                             064208470000031
5200Biolab Birmingha                    B00008    PPDPTTest0805       200806   1064208470000032
6220260132627677677678       0000130000B00008         Biolab Birmingham         0064208470000395
6270260132627677677678       0000250000B00008         Biolab Birmingham         0064208470000396
820000000200052026520000002500000000000130000B00008                             064208470000032
```

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

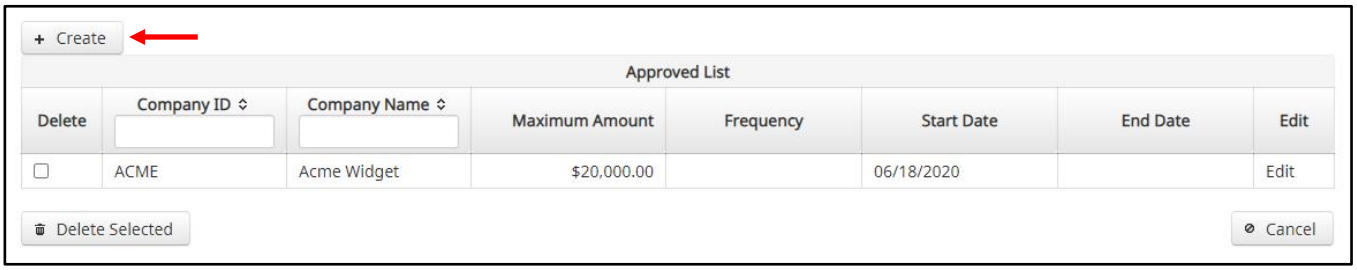
A. Add to Approved List From Setup Menu

NOTE:

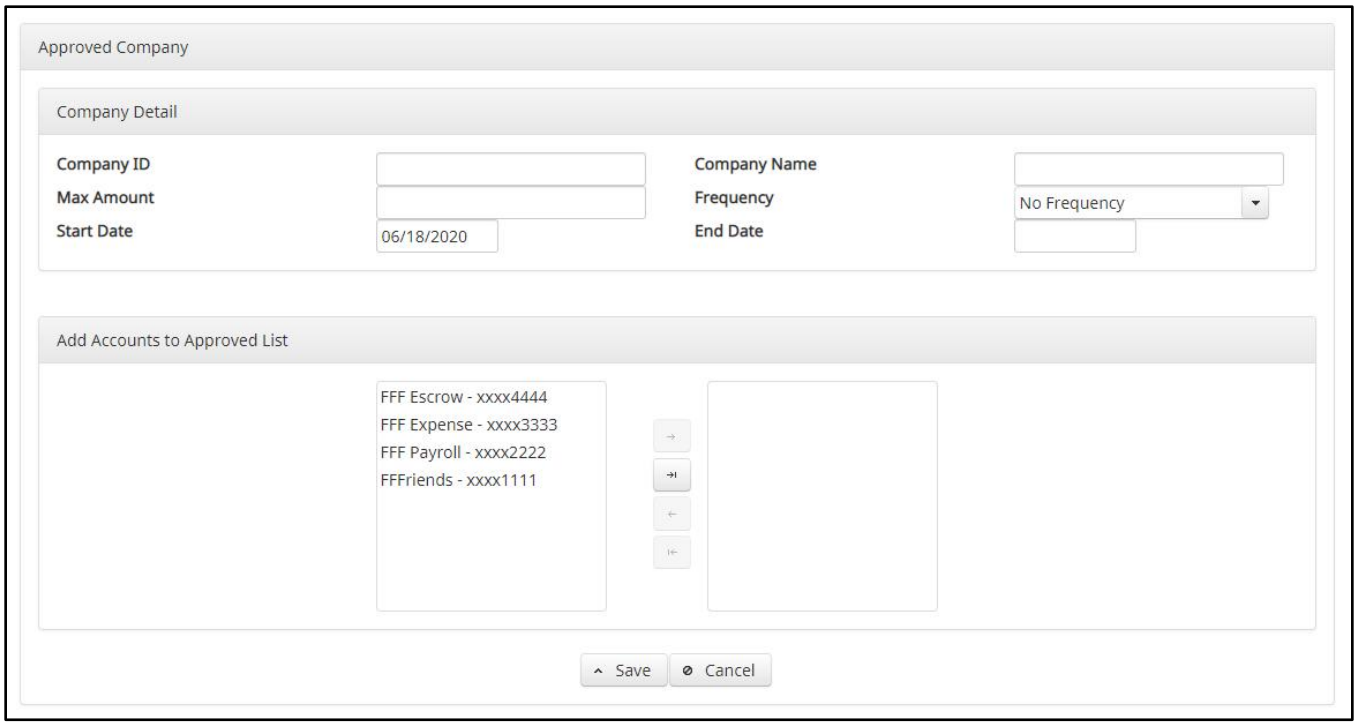
- Approved List user privilege required.

1. Within the PRO-TECH module, click Setup > Approved List.

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



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



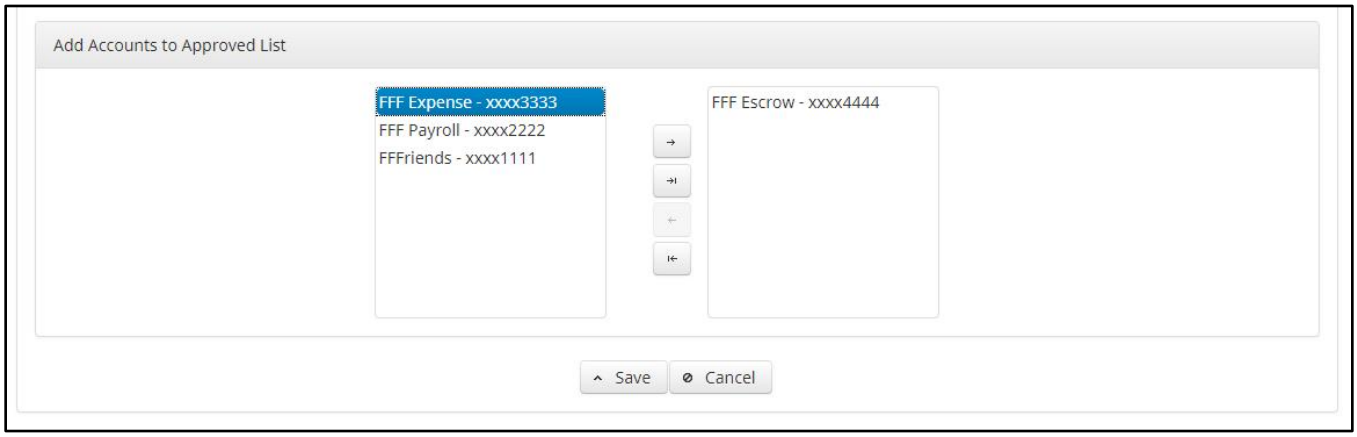
Field Name	***Optional or Required***	***Field Validated***	***Field Content***	***Notes***
Company ID	Required	Exact Match	Max: 10	Valid Characters: A-Z a-z # (number sign) 0-9 , (comma) - (dash) (space) _ (underscore)

Field Name	*Optional or Required*	*Field Validated*	*Field Content*	*Notes*
Company Name	Optional	**Not Validated**	Max: 16	Valid Characters: A-Z a-z # (number sign) 0-9 , (comma) - (dash) (space) _ (underscore)
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
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	The Start Date is based on the settlement date.	Valid Characters: 0-9

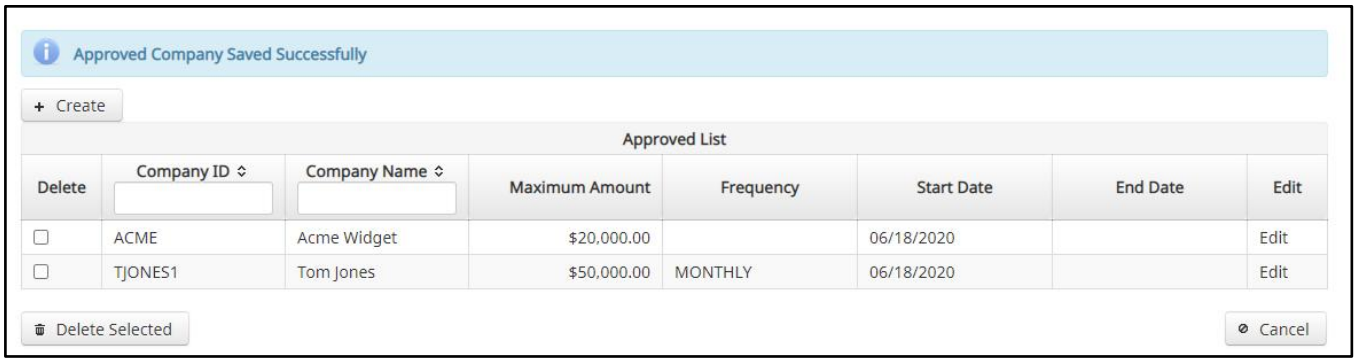
Field Name	Optional or Required	Field Validated	Field Content	Notes
		date is before the Start Date.		
End Date	Optional	• The transaction meets the parameters when the date is equal to or before the End Date. • The transaction does not meet the parameters when the date is after the End Date. • The transaction 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.

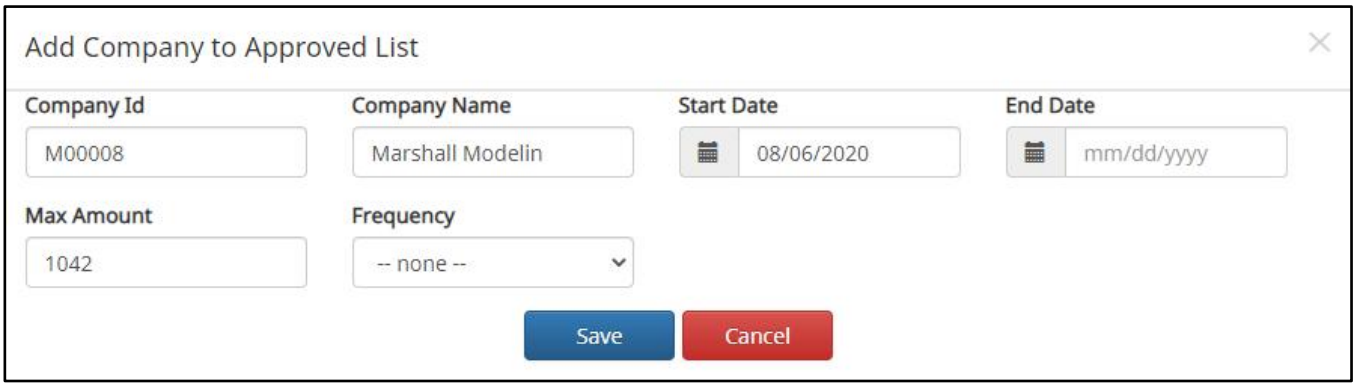
B. Add to Approved List from Transaction History

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.



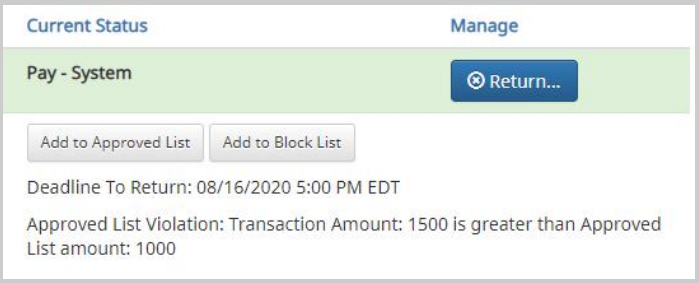
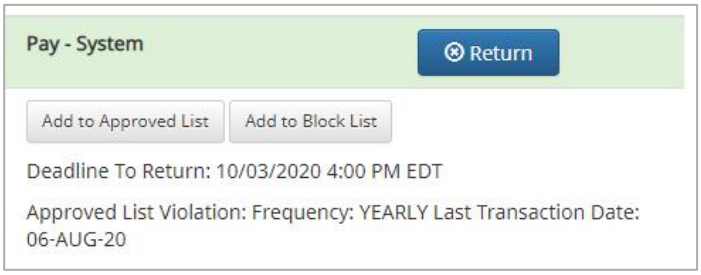
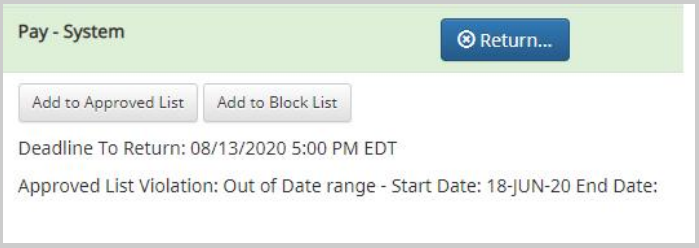
Field	*Description*	*Can Be Modified*
Company ID	Populated with the company ID data from the batch header record of the transaction received.	
Company Name	Populated with the company name data from the batch header record of the transaction received.	✓
Max Amount	Populated with amount of transaction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

C. Approved List Failure Reasons

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

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

IV. BLOCKED LIST

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

Users can edit and delete companies from their blocked list.

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

Some examples of incoming ACH files and the data elements used for comparison against the blocked list is shown below.

Verifies Company ID

```
101 026013262 0642085182008060950A094101DeLaere Bank & Trust   FRB Atlanta
5200Ashland Armament                    A00008    PPDPTTest0820      200806   1064208470000031
6220260132627677677678       0000150000A00008         Ashland Armament        0064208470000393
6270260132627677677678       0000030000A00008         Ashland Armaments       0064208470000394
820000000200052026520000003000000000150000A00008                             064208470000031
5200Biolab Birmingha                    B00008    PPDPTTest0805      200806   1064208470000032
6220260132627677677678       0000130000B00008         Biolab Birmingham       0064208470000395
6270260132627677677678       0000250000B00008         Biolab Birmingham       0064208470000396
820000000200052026520000002500000000000130000B00008                          064208470000032
5200Cartwright Car S                    C00008    PPDPTTest0806      200806   1064208470000033
6220260132627677677678       0000800000C00008         Cartwright Car Sales    0064208470000397
820000000100026013260000000000000000000800000C00008                          064208470000033
5200Del Aire Develop                    D00008    PPDPTTest0804      200806   1064208470000034
6220260132627677677678       0000170000D00008         Del Aire Developers     0064208470000398
6270260132627677677678       0000270000D00008         Del Aire Developers     0064208470000399
820000000200052026520000002700000000000170000D00008                          064208470000034
```

Compares against Frequency and Start/End Date Parameters

```
101 026013262 0642085182008060950A094101DeLaere Bank & Trust   FRB Atlanta
5200Ashland Armament                    A00008    PPDPTTest0820      200806   1064208470000031
6220260132627677677678       0000150000A00008         Ashland Armament        0064208470000393
6270260132627677677678       0000030000A00008         Ashland Armaments       0064208470000394
820000000200052026520000003000000000150000A00008                             064208470000031
5200Biolab Birmingha                    B00008    PPDPTTest0805      200806   1064208470000032
6220260132627677677678       0000130000B00008         Biolab Birmingham       0064208470000395
6270260132627677677678       0000250000B00008         Biolab Birmingham       0064208470000396
820000000200052026520000002500000000000130000B00008                          064208470000032
```

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

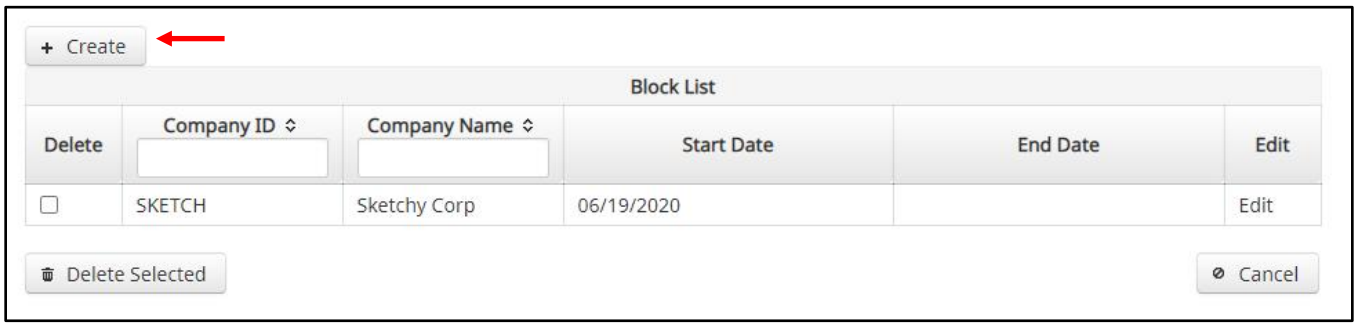
A. Add to Blocked List From Setup Menu

NOTE:

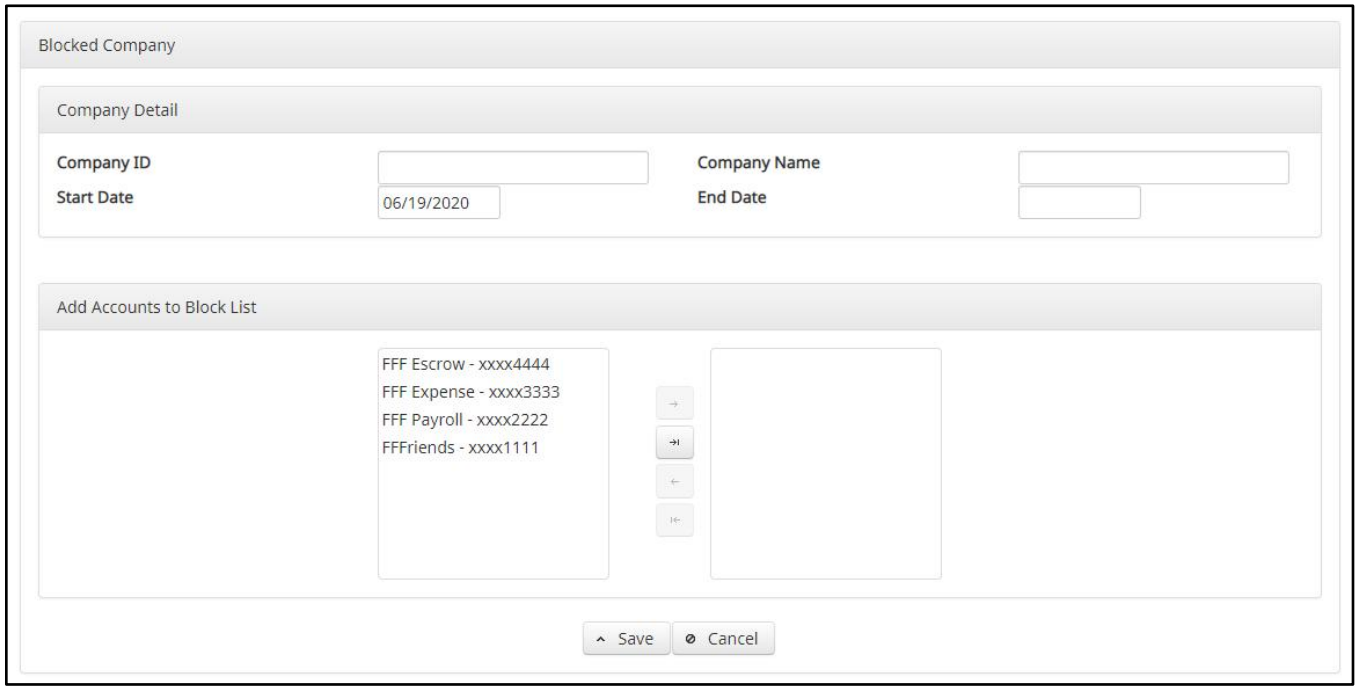
- Act on Blocked List user privilege required.

1. Within the PRO-TECH 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.



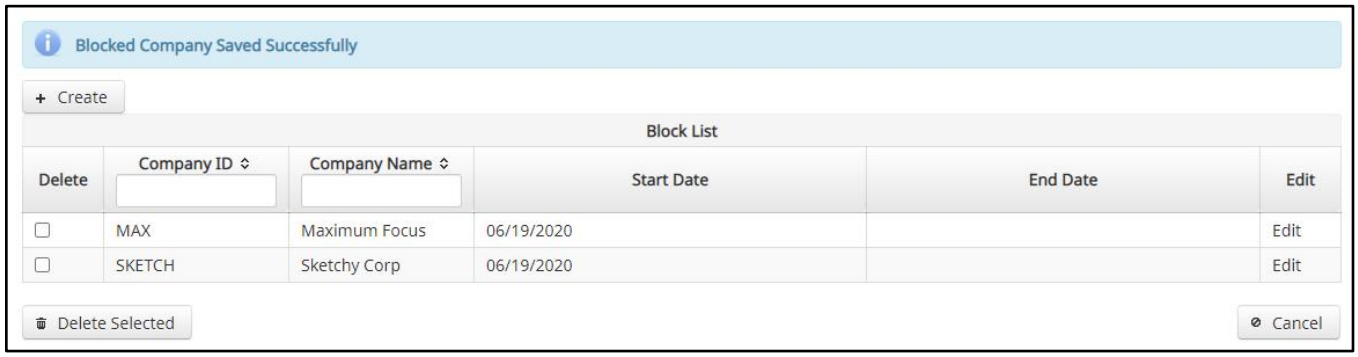
Field Name	*Optional or Required*	*Field Validated*	*Field Content*	*Notes*
Company ID	Required	Exact Match	Max: 10	Valid Characters: A-Z a-z # (number sign) 0-9 , (comma) - (dash) (space) _ (underscore)
Company Name	Optional	**Not Validated**	Max: 16	Valid Characters: A-Z a-z # (number sign) 0-9 , (comma)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

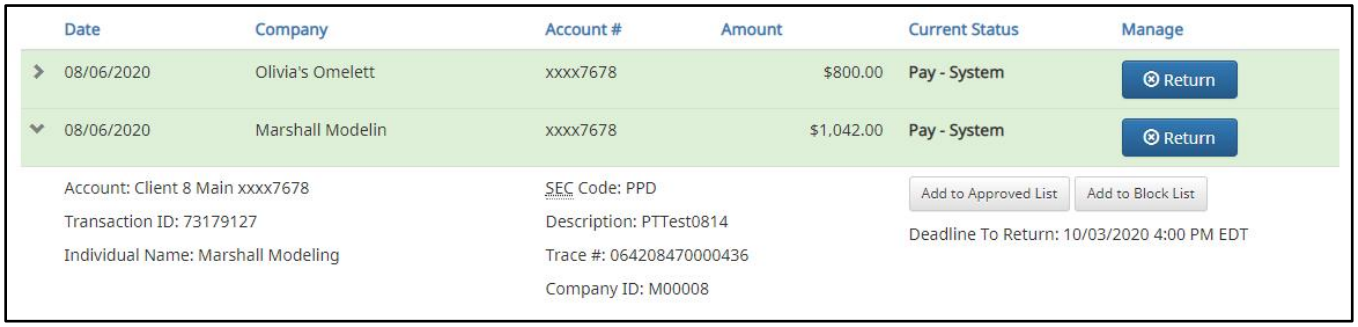
8. To delete any entity on the Blocked list, click the checkbox next to the appropriate row, and click the Delete Selected button.

B. Add to Blocked List from Transaction History

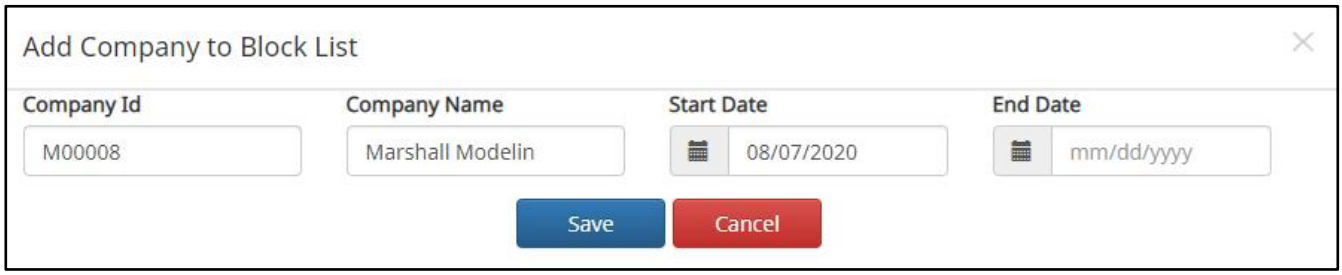
NOTE:

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

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



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



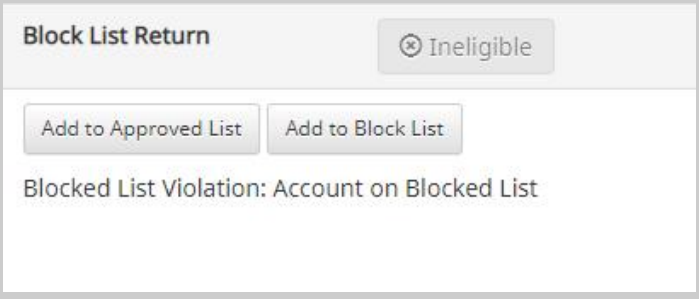
Field	*Description*	*Can Be Modified*
Company ID	Populated with the company ID data from the batch header record of the transaction received.	
Company Name	Populated with the company name data from the batch header record of the transaction received.	✓
Start Date	Populated with the date the transaction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

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

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

C. 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.	

V. REPORTS

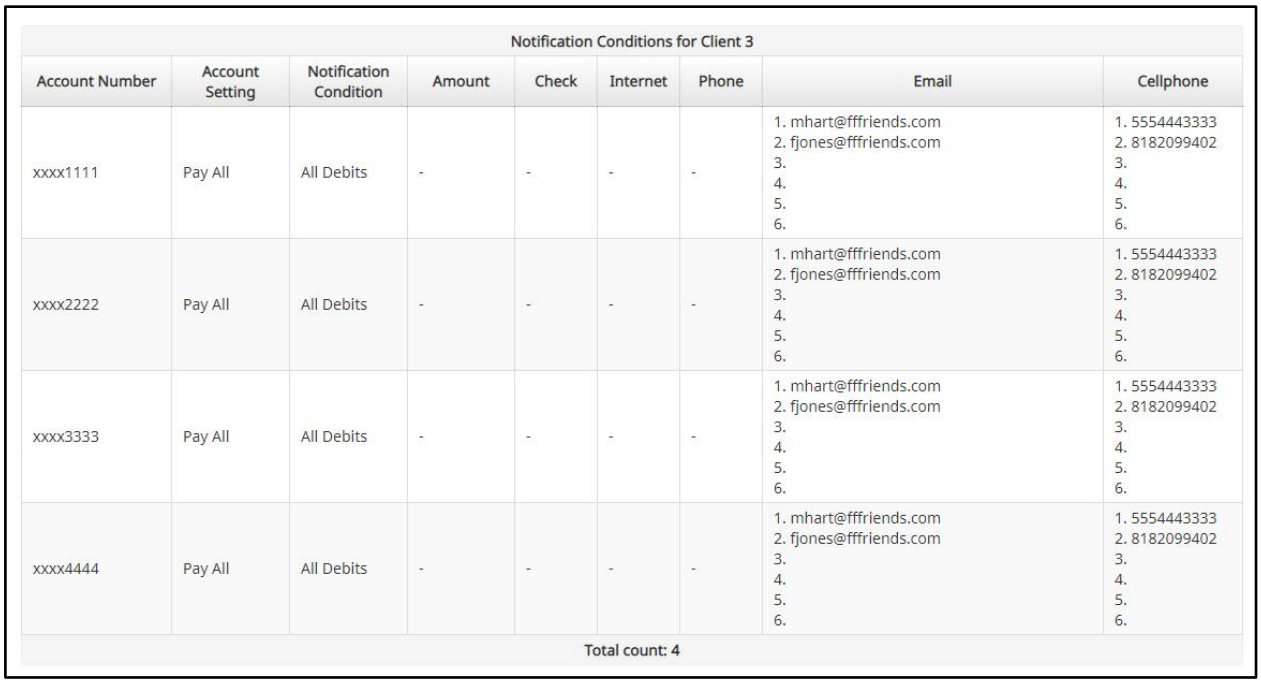
NOTE:
- **Reports are available for one (1) year.**

A. Notification Rules Report

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

1. Within the PRO-TECH 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.

B. Approved List Report

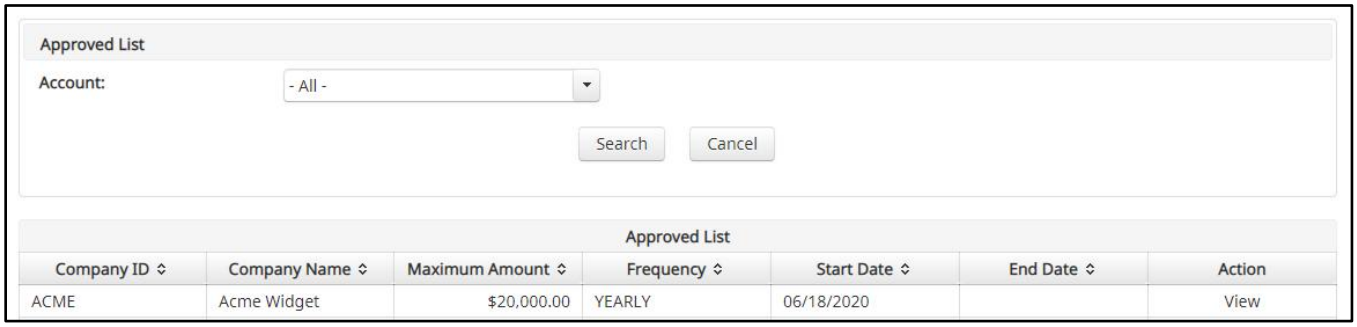
NOTE:

- Approved List Report user privilege required.

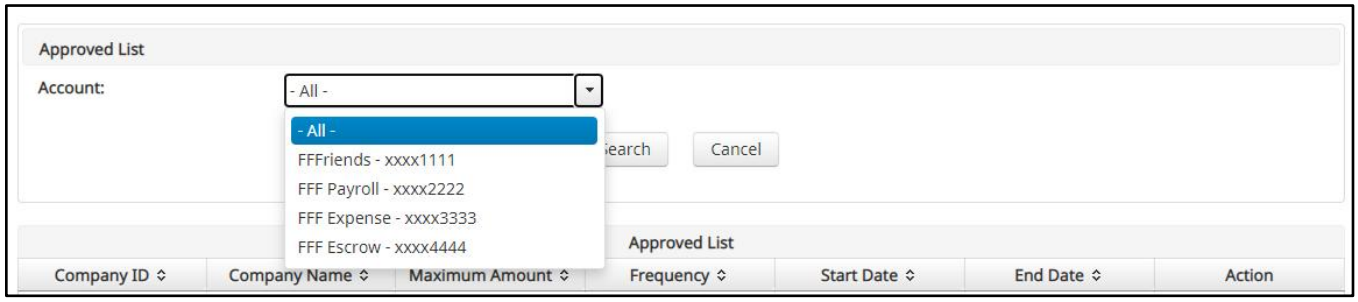
The Approved List report makes it easy for Client users to identify all the companies set up on the approved list for a specific account.

1. Within the PRO-TECH Module, click Reports > Approved List.

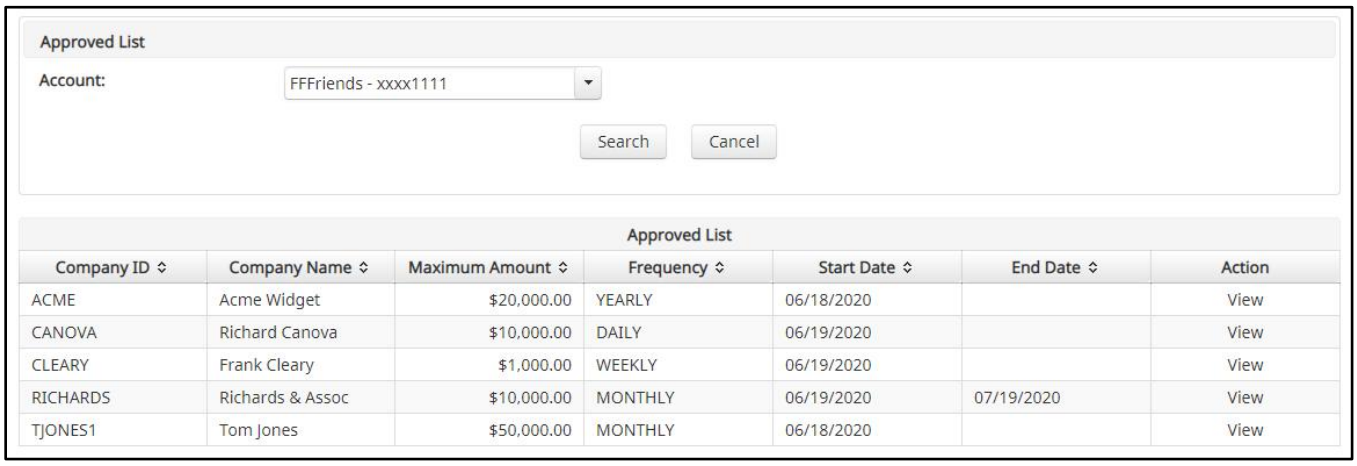
2. The Approved List Report page appears.



3. The Account drop-down menu will allow the user to search approved list entries by account number. Select the account number from the drop-down menu. Click the Search button to proceed.

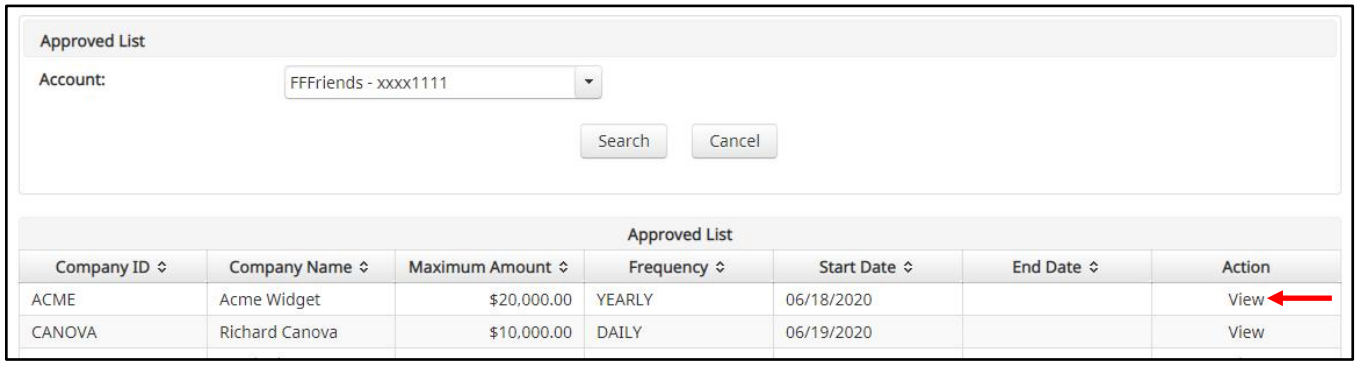


4. All Approved List entries for that account number will be displayed.



5. Clicking the Cancel button at any time on this screen will navigate the user back to the PRO-TECH welcome screen.

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



7. 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

C. Block List Report

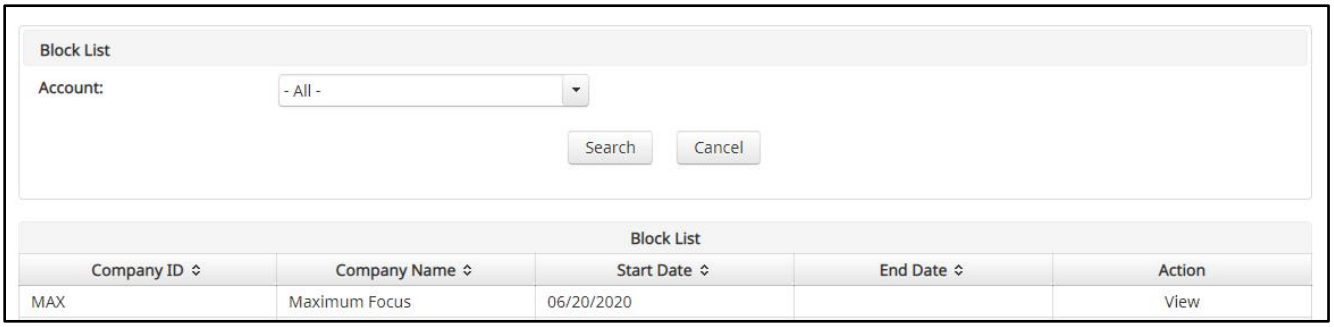
NOTE:

- Block List Report user privilege required.

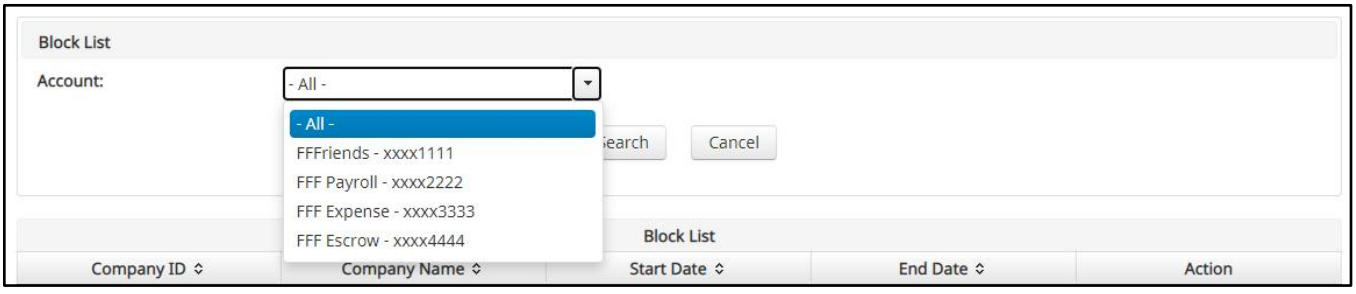
The Block List report makes it easy for Client users to identify all the companies set up on the block list for a specific account.

1. Within the PRO-TECH Module, click Reports > Block List.

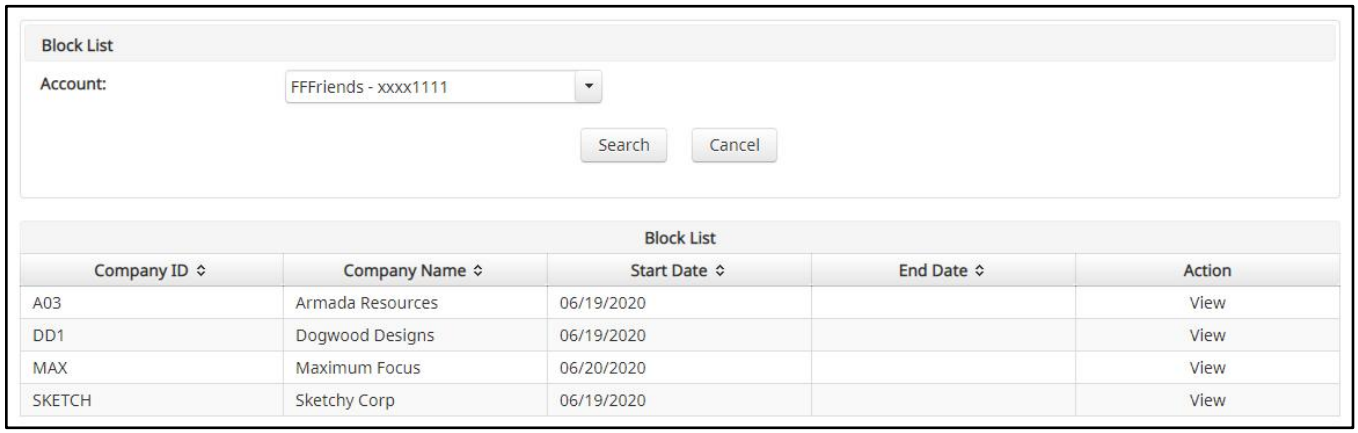
2. The Block List Report page appears.



3. The Account drop-down menu will allow the user to search approved list entries by account number. Select the account number from the drop-down menu. Click the Search button to proceed.

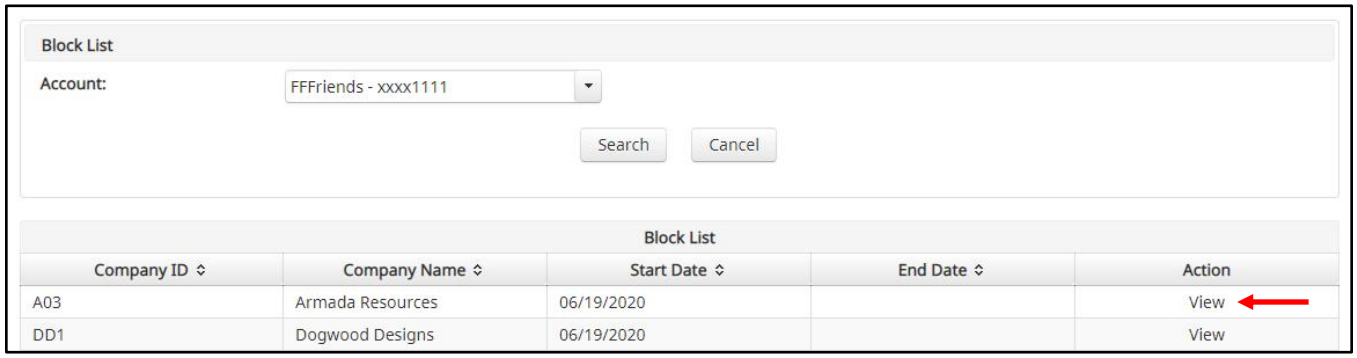


4. All Block List entries for that account number will be displayed.



5. Clicking the Cancel button at any time on this screen will navigate the user back to the PRO-TECH welcome screen.

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



7. 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.

C. PRO-TECH CR FOR ACH CREDITS

It is important to note that PRO-TECH CR operates as a separate module and the functionality of that module is explained in Section C., PRO-TECH CR for ACH Credits. PRO-TECH CR will only be available if enabled by the FI.

I. NOTIFICATION RULES

Notification rules establish who should be alerted, how they should be alerted and the conditions 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. SMS text will only be available if the feature has been enabled by the financial institution.

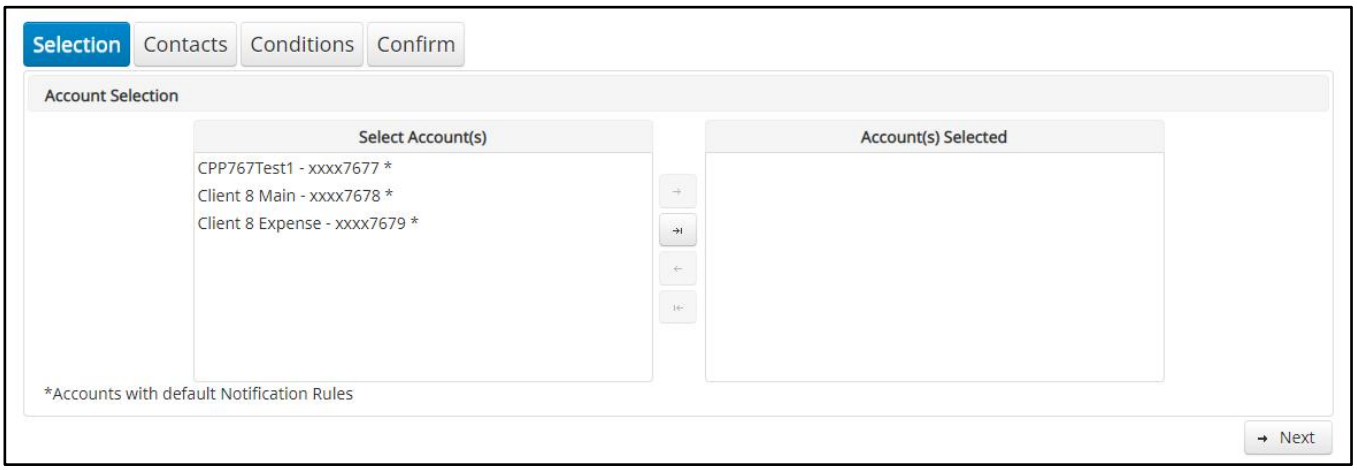
NOTE:

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

A. Setup Notification Method and Condition

1. From the PRO-TECH CR Module, click Setup > Notification Rules.

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

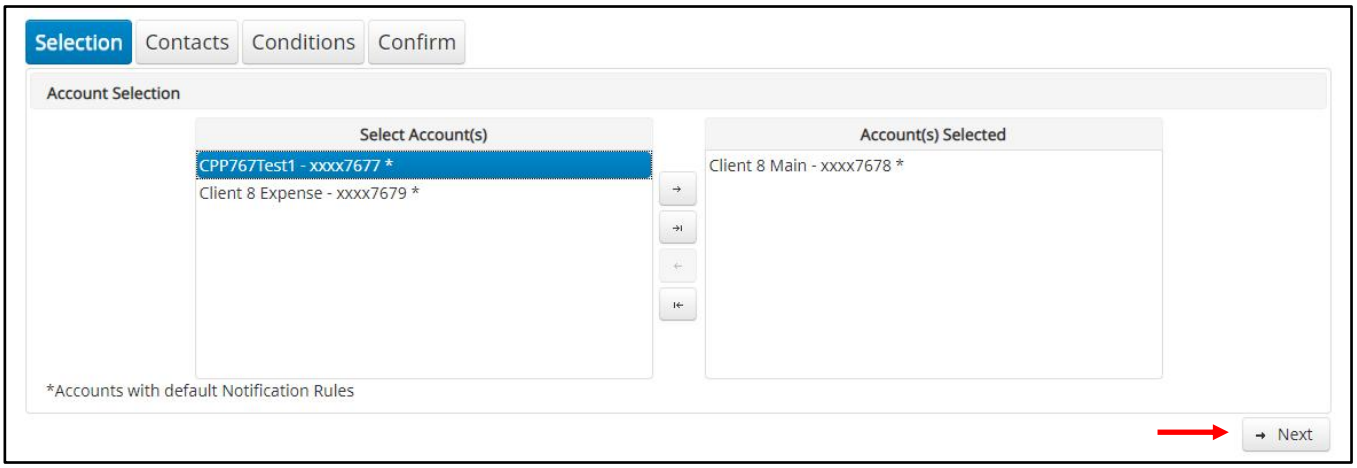


NOTE: All accounts with the asterisk (*) symbol have not been configured, and have the default notification rules, set up with the notification method via email. The email will be delivered to the default notification contact established by your financial institution, until such time the account is configured.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

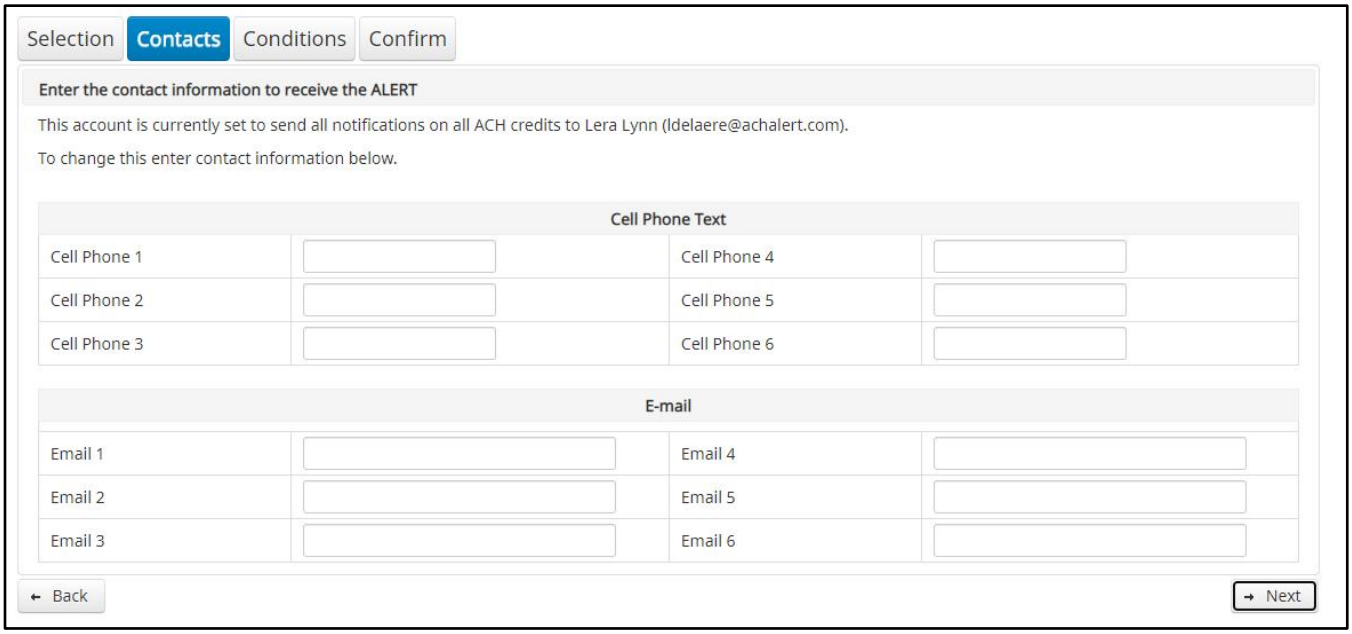
3. Select the accounts to be configured and move them to the Selected Accounts box.

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

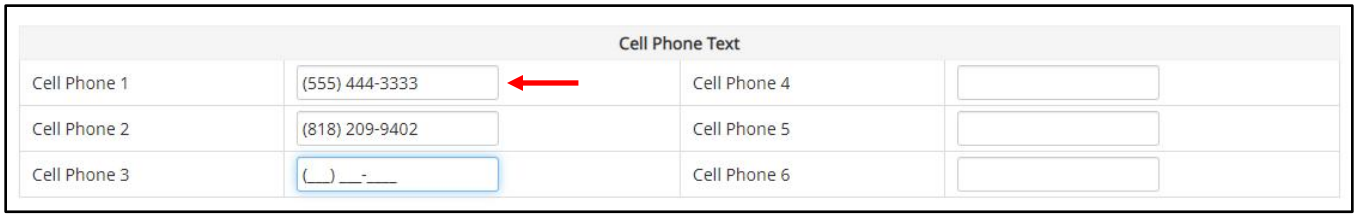
   Once all accounts have been selected, click the Next button to proceed.



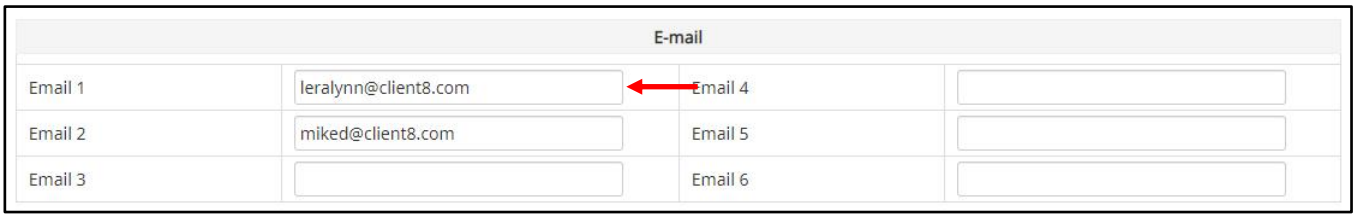
4. The Contacts screen is the second screen of the Notification Rules page. The Contact screen will allow entry of up to 6 email addresses and up to 6 cell phone numbers if SMS text has been enabled by the financial institution.



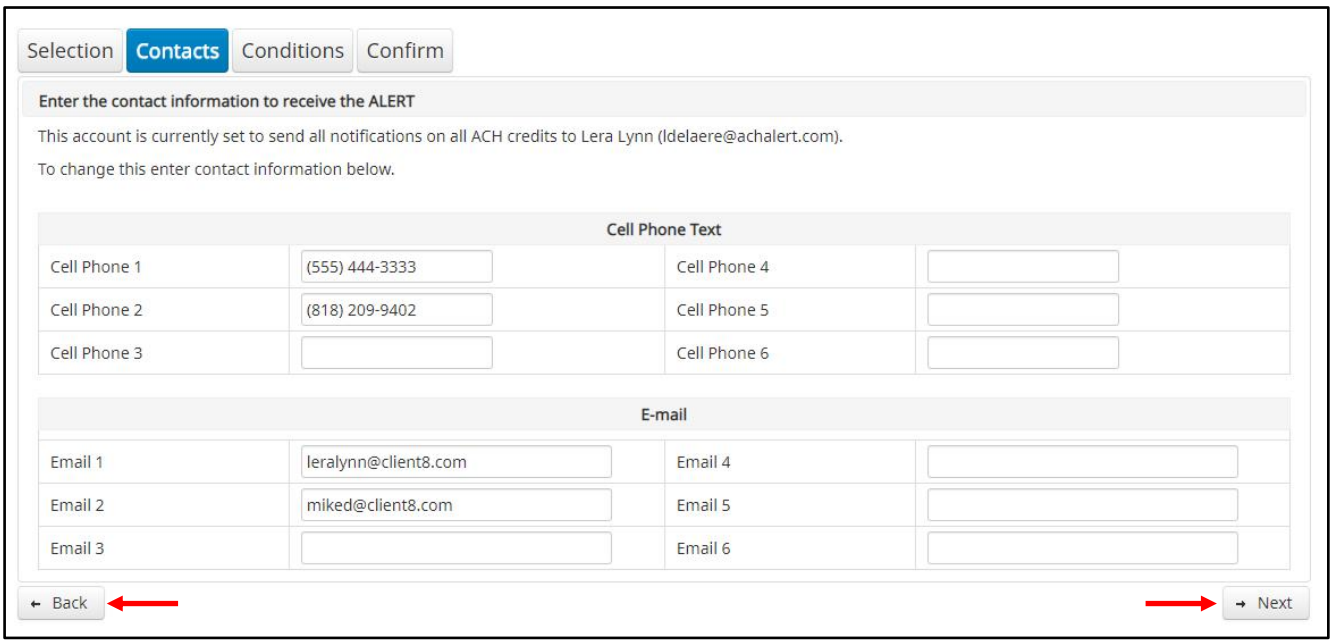
5. To add a cell phone number, enter the 10-digit cell number in the Cell Phone 1 field. Repeat this process to add up to five additional cell phone numbers.



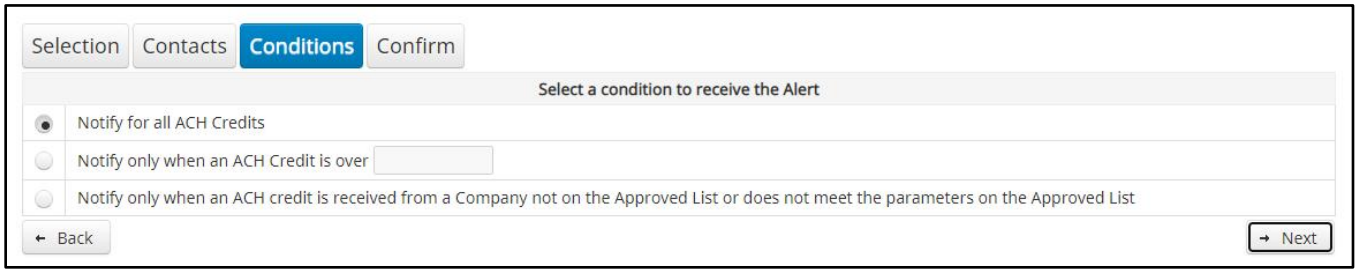
6. To add an email address, enter the email address in the Email 1 field. Repeat this process to add up to five additional email addresses.



7. 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.



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



Notify for all ACH Credits	An alert will be sent for every ACH credit received on the accounts configured with this notification condition.

Notify only when an ACH Credit is over

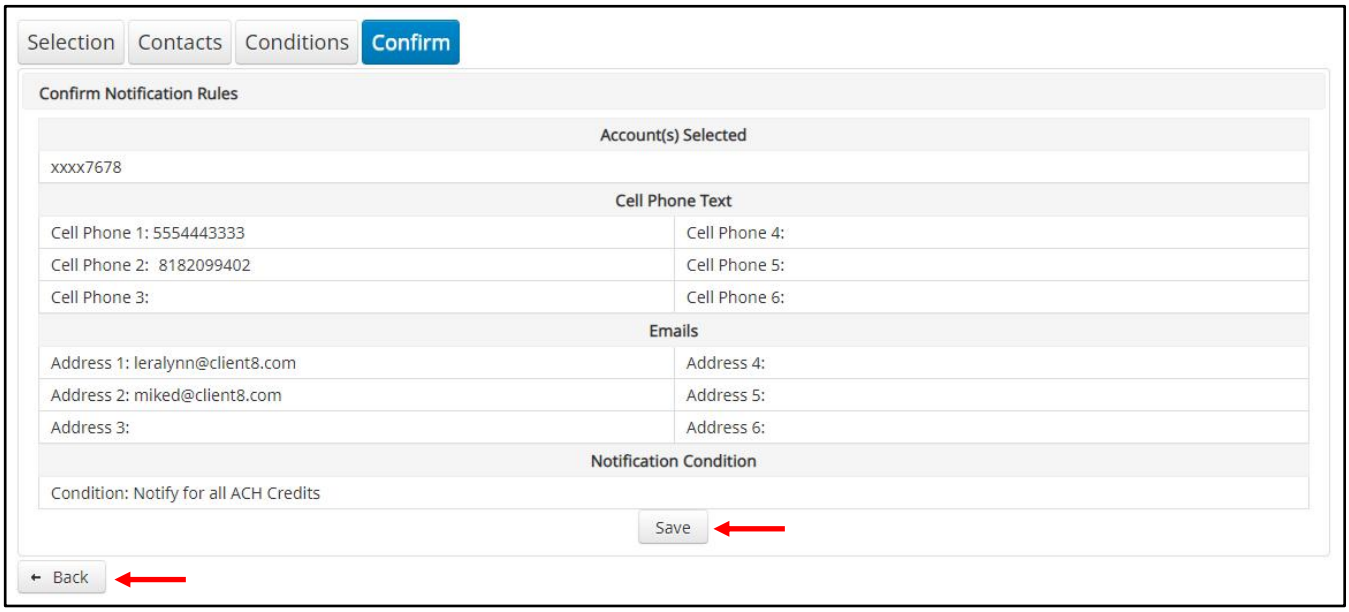
- Enter the dollar amount.
- Alerts will only be sent when an ACH Credit is received that is greater than the dollar amount established.
- Alerts will not be sent when an ACH Credit is received that is equal to or less than the dollar amount established.

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

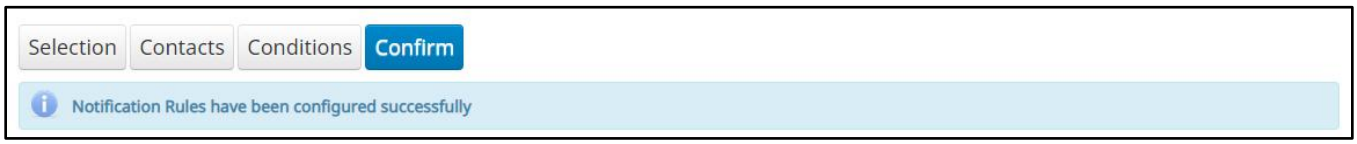
An alert will be sent only when an ACH credit is received on the account from a company not set up on the approved list or is set up on the approved list but violates one of the additional parameters set, such as maximum amount, frequency, or start or end date.

Alerts will NOT be sent on ACH credit 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.

9. 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.

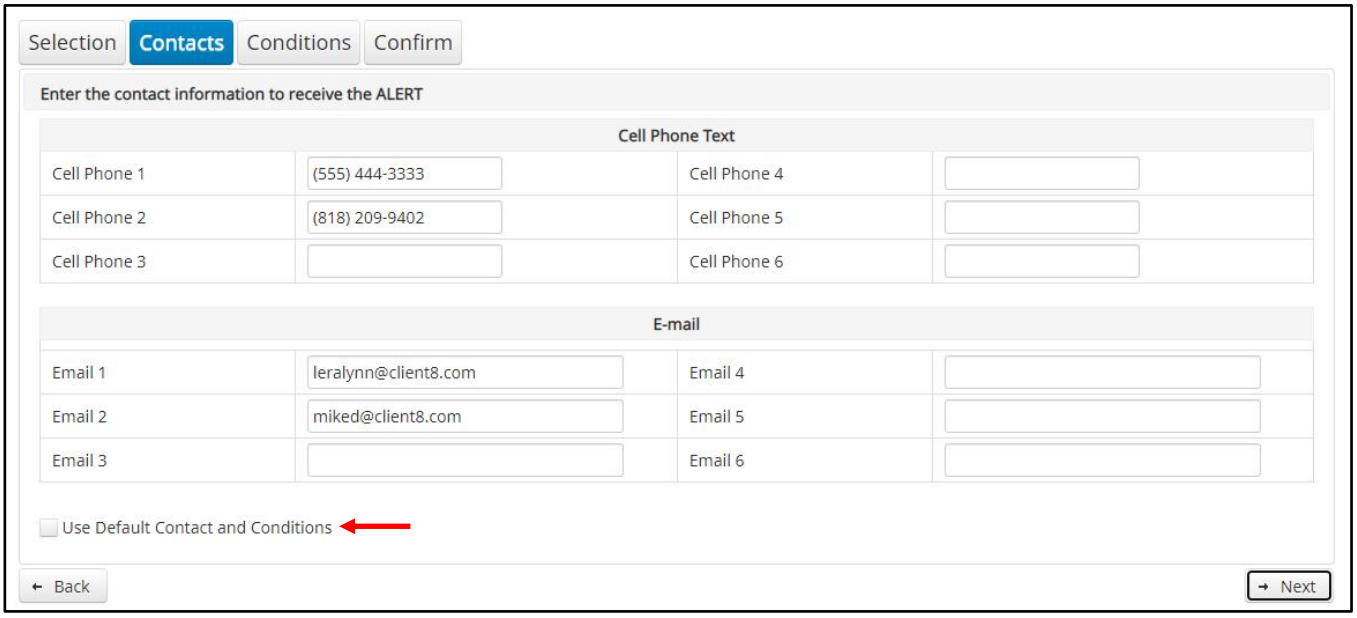


10. Once Save has been clicked, a success message will appear.



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

12. 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.



II. TRANSACTION HISTORY

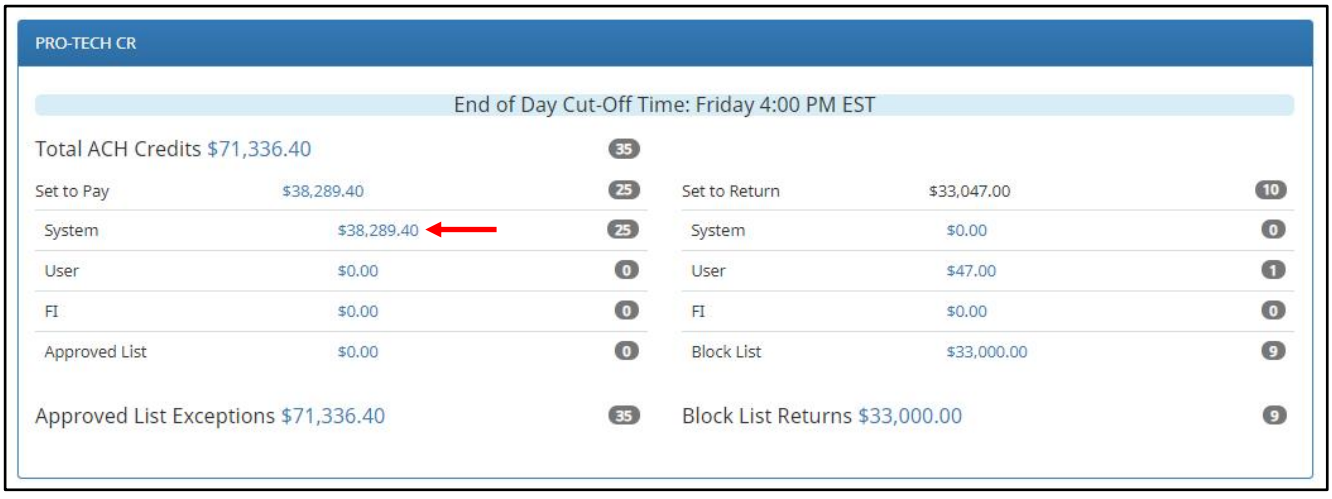
PRO-TECH CR Transaction History allows authorized users to search and view all ACH credits that have been received on enrolled accounts, and to make decisions on items. Client users can use Transaction History to search for ACH transactions for a specific account using one of the many filtering options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

A. View Transaction History

NOTE:

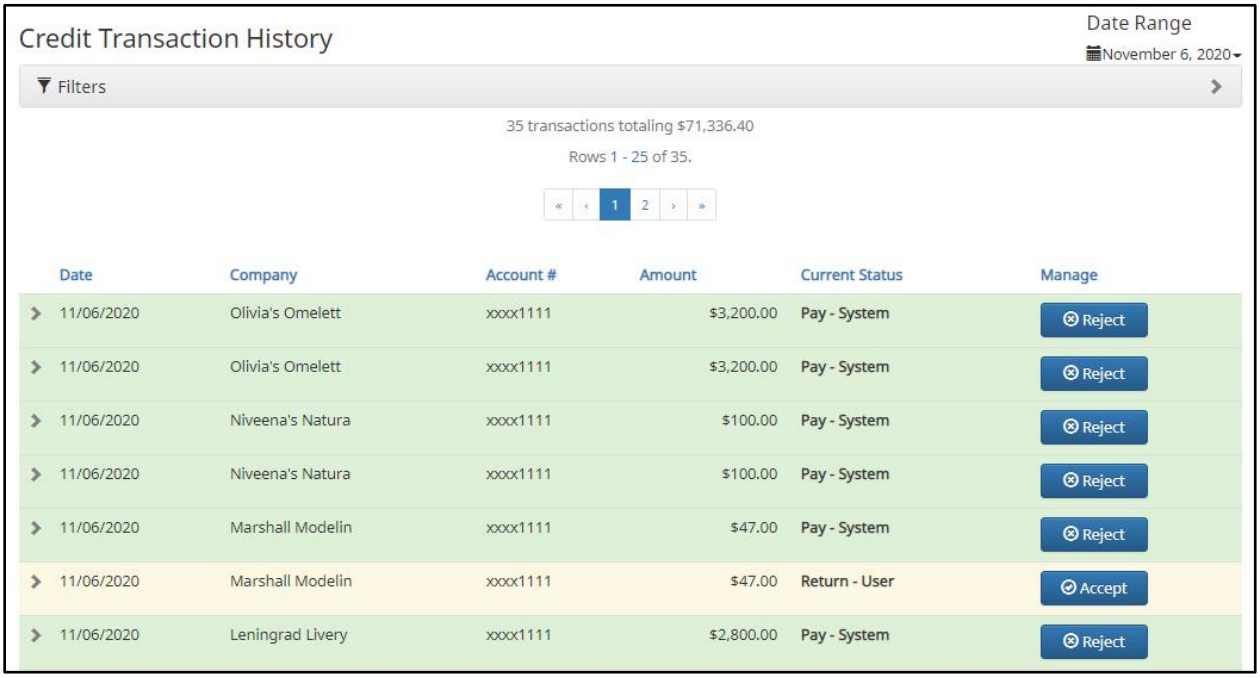
- Transactions are available in transaction history for one (1) year.
- The Transaction History user privilege must be enabled to access this screen.
- If the user has been granted the Change Status user privilege and the transaction is available to decision, the Pay and Return buttons will be available for use.
- Transactions 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 PRO-TECH CR Transaction History from the Dashboard, by clicking on any dollar amount displayed within the PRO-TECH CR Dashboard. When using this option, Transaction History will only display transactions included in the category selected. In the example below, the user would see only transactions with a System Pay status. To see all transactions, click on Total ACH Credits.



Another option is to navigate within the PRO-TECH CR module, to the View menu and click Transaction History.

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



Date Date the ACH credit was presented or loaded to PRO-TECH CR.

Company Name of the company crediting the account. This information is obtained from the company name field in the batch header record of the ACH transaction.

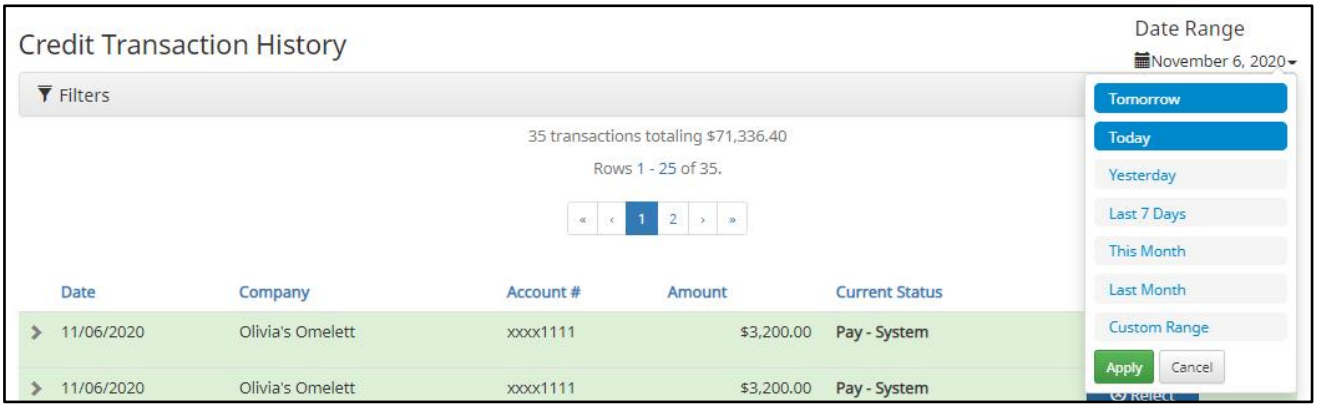
Account Number Account number the ACH credit was presented against.

Amount Amount of the ACH credit.

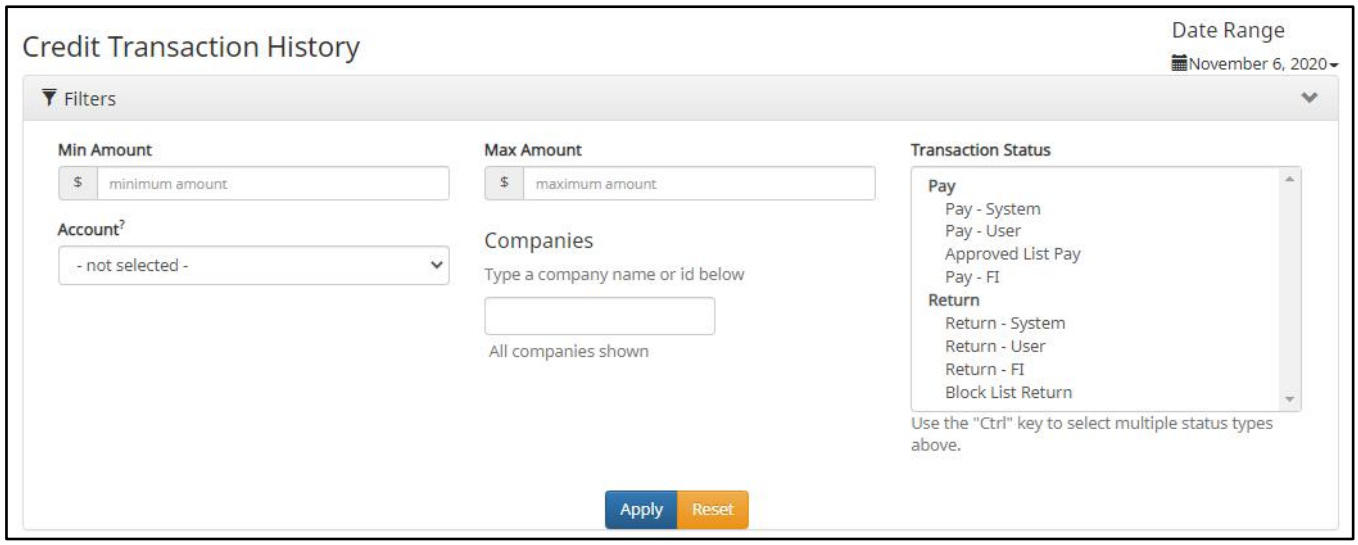
Current Status	Status	Description	Change Allowed Until

	Pay	Pay-System	Transactions that load with this status indicate the default condition established by the financial institution is to pay all transactions on this account if client users take no action.	Return deadline, which varies by financial institution, account type and transaction type.
		Pay-User	Indicates a client user has changed the status of a transaction from Return to Pay.	Return deadline, which varies by financial institution, account type and transaction type.
		Approved List-Pay	Transactions that load with this status indicate the company that originated the transaction was set up on the approved list for this account prior to receipt of the transaction and the transaction amount, frequency and date are within the allowable parameters specified in the approved list entry.	Return deadline, which varies by financial institution, account type and transaction type.
	Return	Return-System	Transactions that load with this status indicate the default condition established by the financial institution is to return all transactions on this account if client users take no action.	Up until EOD cut-off time.
		Return-User	Indicates a client user has changed the status of a transaction from Pay to Return.	Up until EOD cut-off time.
		Block List-Return	Transactions that load with this status indicate the company that originated the transaction was set up on the blocked list for this account prior to receipt of the transaction.	Up until EOD cut-off time.
Manage	If the user has been granted the Change Status user privilege and the transaction is eligible for a decision, an Accept or Reject button will appear for use. If the transaction is not eligible for a decision, (because the return deadline or end of day cut-off time has passed) the button will display as ineligible.			

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



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

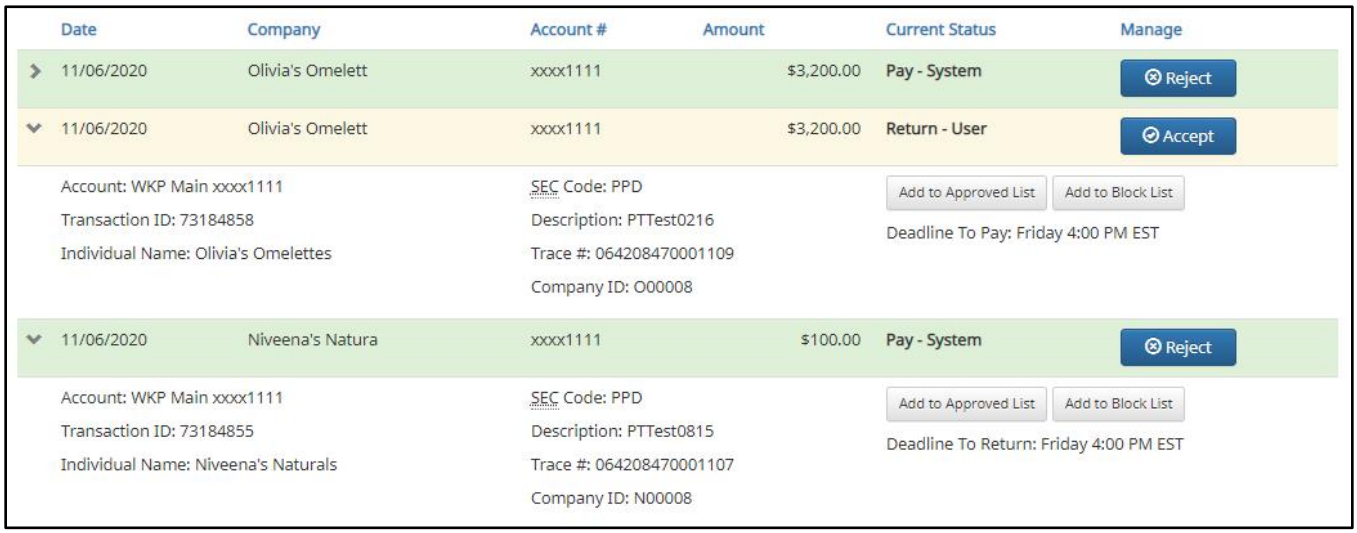


Min Amount	To search for a transaction by amount within a minimum/maximum range, type the minimum dollar amount of the transactions into the field.
Max Amount	To search for a transaction by amount with a minimum/maximum range, type the maximum dollar amount of the transactions into the field.
Transaction Status	See #2 in this subsection for definitions of the different transaction statuses.
Account	Type an account name or the last 4 digits of the account number into the field to view transactions for one specific account or select an account from the drop-down menu.
Companies	Enter a specific company name.

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

d. Search results are displayed in pages of 25 items. If the search contains more than 25 issue items, the results will be displayed on multiple pages. Use the navigation buttons at the top of the search results to review all results.

e. Click the arrow (>) next to the Client Code to view more useful detail on each issued item. The information shown in this drop-down is an audit history of all the activity that has occurred on the issue item.



Account	The account name and last 4 digits of the account number.
Transaction ID	Unique ID assigned by the PRO-TECH CR system when transactions are loaded.
Individual Name	Name of the payee/recipient found in the individual ID field of the incoming ACH transaction.
SEC Code	Standard entry class code. Reference the NACHA Rule Book for SEC code descriptions. SEC codes are generally used to classify transactions by the way they were authorized.
Description	The description used by the originator of the transaction, as contained in the company batch header record for the transaction received.

Trace #	A unique ID assigned to the transaction by the originator, ACH operator or receiving depository financial institution.
Company ID	A unique identifier for the company that originated the ACH debit. This information is obtained from the company ID field of the batch header record of the ACH transaction. This unique identifier is used to match transactions to approved or blocked list entries.
Add to Approved List	Will only appear if the user has Act on Approved list user privilege. ***Please refer to Subsection III, Approved List within this Section for more information about this feature.***
Add to Block List	Will only appear if the user has Act on Blocked list user privilege. ***Please refer to Subsection IV, Blocked List within this Section for more information about this feature.***
Deadline to Pay/Return	Deadline to change the status of any transaction from Pay to Return or from Return to Pay.

B. Change Transaction Status

1. If the user has been granted the Change Status user privilege and the transaction is eligible for a decision, an Accept or Reject button will appear for use. If the transaction is not eligible for a decision, the button will display as ineligible.

2. Change Status – Accept

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

   b. Click the Accept button under the Manage column.

Date	Company	Account #	Amount	Current Status	Manage
11/06/2020	Olivia's Omelett	xxxx1111	$3,200.00	Pay - System	Reject
11/06/2020	Olivia's Omelett	xxxx1111	$3,200.00	Pay - System	Reject
11/06/2020	Niveena's Natura	xxxx1111	$100.00	Pay - System	Reject
11/06/2020	Niveena's Natura	xxxx1111	$100.00	Pay - System	Reject
11/06/2020	Marshall Modelin	xxxx1111	$47.00	Pay - System	Reject
11/06/2020	Marshall Modelin	xxxx1111	$47.00	Return - User	Accept
11/06/2020	Leningrad Livery	xxxx1111	$2,800.00	Pay - System	Reject

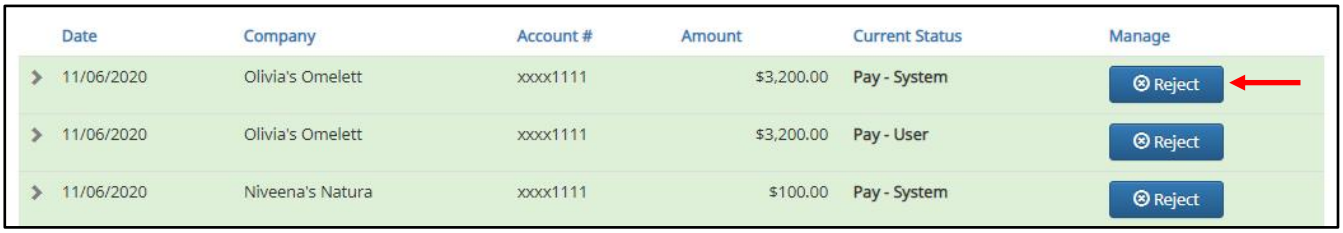
c. A success message will appear temporarily in the Manage column, with an option to Add to Approved List. This link will only appear if the user has the Act on Approved List user privilege. The user can click the hyperlink embedded in that option to proceed to Add to Approved list. If the user does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

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

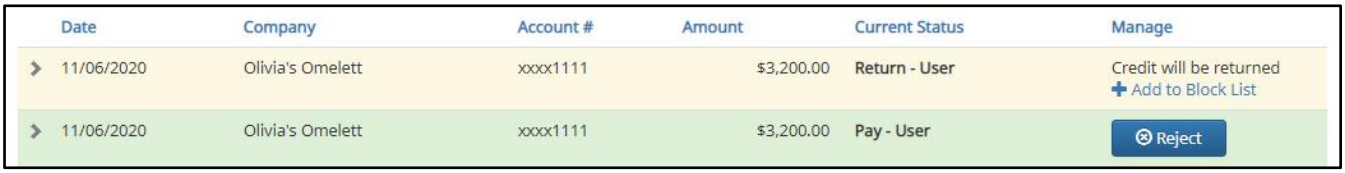
3. Change Status – Reject

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

b. Click the Reject button under the Manage column.



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



d. The Change Status button will then change to Accept, and the Current Status column will update to "Return-User."

III. APPROVED LIST

The Approved List allows Clients to identify companies that are allowed to credit an account or accounts and set parameters to control the credit 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 credit other accounts, the user must edit the approved list.

Users can edit and delete companies from their approved list.

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

Some examples of incoming ACH files and the data elements used for comparison against the approved list is shown below.

Verifies Company ID

```
101 026013262 0642085182008060950A094101DeLaere Bank & Trust   FRB Atlanta
5200Ashland Armament                    A00008    PPDPTTest0820      200806   1064208470000031
622026013262767767767 8       0000150000A00008         Ashland Armament        0064208470000393
627026013262767767767 8       0000030000A00008         Ashland Armaments       0064208470000394
820000000200052026520000000300000000001500000A00008                             064208470000031
5200Biolab Birmingha                    B00008    PPDPTTest0805      200806   1064208470000032
622026013262767767767 8       0000130000B00008         Biolab Birmingham       0064208470000395
627026013262767767767 8       0000250000B00008         Biolab Birmingham       0064208470000396
820000000200052026520000002500000000001300000B00008                             064208470000032
5200Cartwright Car S                    C00008    PPDPTTest0806      200806   1064208470000033
622026013262767767767 8       0000800000C00008         Cartwright Car Sales    0064208470000397
820000000100026013260000000000000000000800000C00008                             064208470000033
5200Del Aire Develop                     D00008   PPDPTTest0804      200806   1064208470000034
622026013262767767767 8       0000170000D00008         Del Aire Developers     0064208470000398
627026013262767767767 8       0000270000D00008         Del Aire Developers     0064208470000399
820000000200052026520000002700000000001700000D00008                             064208470000034
```

Compares against Maximum Amount Parameter

```
101 026013262 0642085182008060950A094101DeLaere Bank & Trust   FRB Atlanta
5200Ashland Armament                    A00008    PPDPTTest0820      200806   1064208470000031
622026013262767767767 8       0000150000A00008         Ashland Armament        0064208470000393
627026013262767767767 8       0000030000A00008         Ashland Armaments       0064208470000394
820000000200052026520000000300000000001500000A00008                             064208470000031
5200Biolab Birmingha                    B00008    PPDPTTest0805      200806   1064208470000032
622026013262767767767 8       0000130000B00008         Biolab Birmingham       0064208470000395
627026013262767767767 8       0000250000B00008         Biolab Birmingham       0064208470000396
820000000200052026520000002500000000001300000B00008                             064208470000032
```

Compares against Frequency and Start/End Date Parameters

```
101 026013262 0642085182008060950A094101DeLaere Bank & Trust    FRB Atlanta
5200Ashland Armament                    A00008     PPDPTTest0820       200806   1064208470000031
6220260132627677677678       0000150000A00008          Ashland Armament          0064208470000393
6270260132627677677678       0000030000A00008          Ashland Armaments         0064208470000394
820000000200052026520000000300000000000150000A00008                               064208470000031
5200Biolab Birmingha                    B00008     PPDPTTest0805       200806   1064208470000032
6220260132627677677678       0000130000B00008          Biolab Birmingham         0064208470000395
6270260132627677677678       0000250000B00008          Biolab Birmingham         0064208470000396
820000000200052026520000002500000000000130000B00008                               064208470000032
```

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

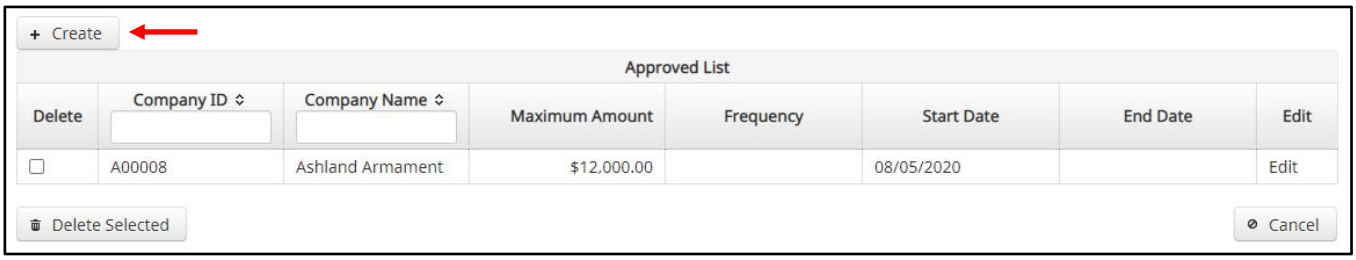
A. Add to Approved List From Setup Menu

NOTE:

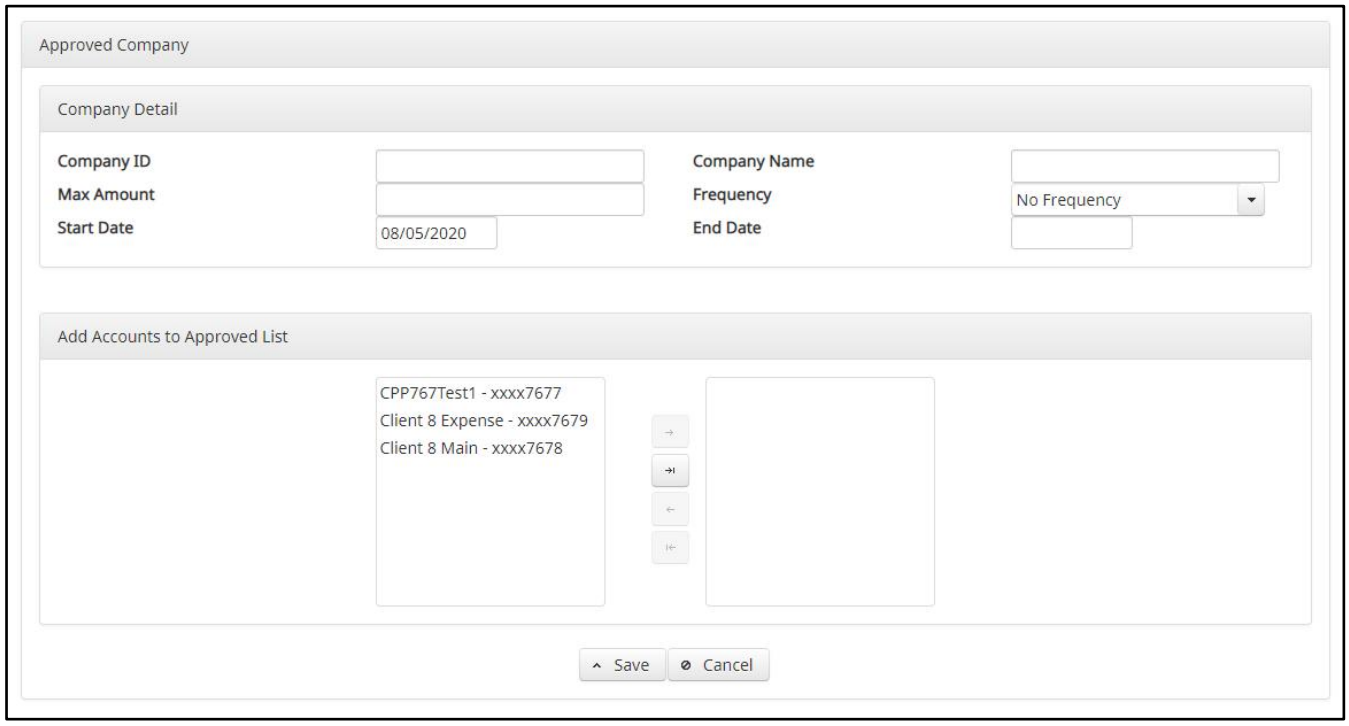
- Act on Approved List user privilege required.

1. Within the PRO-TECH CR module, click Setup > Approved List.

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



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



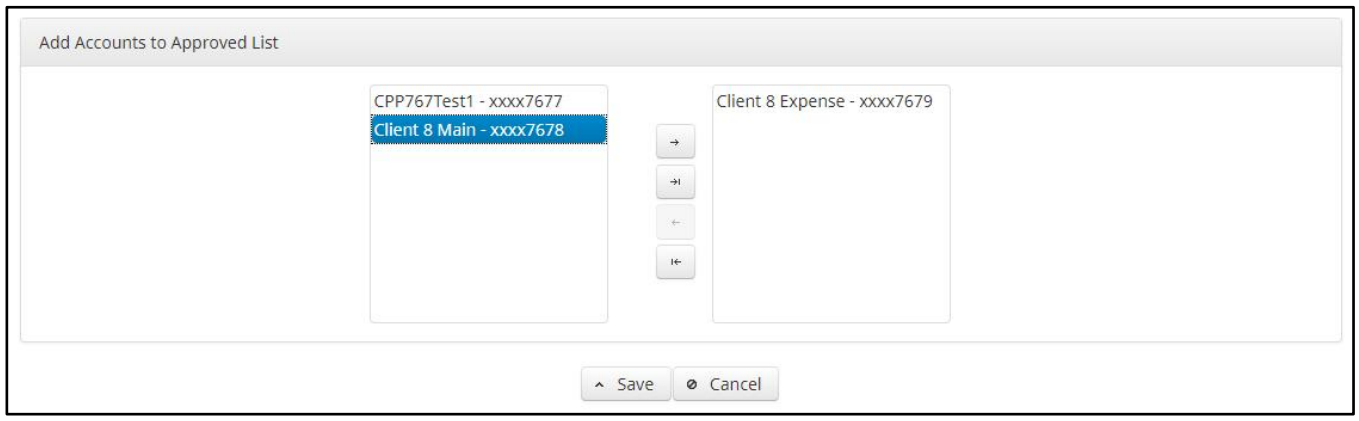
Field Name	*Optional or Required*	*Field Validated*	*Field Content*	*Notes*
Company ID	Required	Exact Match	Max: 10	Valid Characters: A-Z a-z # (number sign) 0-9 , (comma) - (dash) (space) _ (underscore)

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

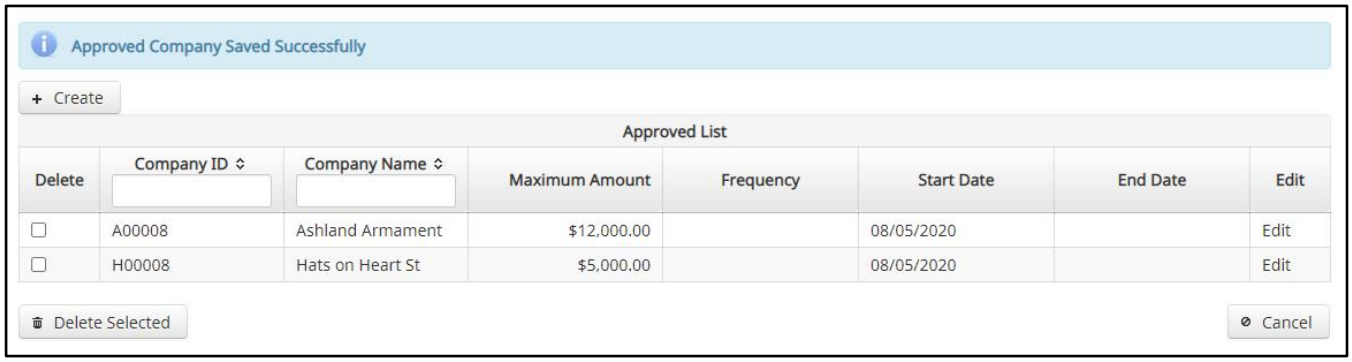
Field Name	Optional or Required	Field Validated	Field Content	Notes
End Date	Optional	• The transaction meets the parameters when the date is equal to or before the End Date. • The transaction does not meet the parameters when the date is after the End Date. • The transaction meets the parameters when 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.

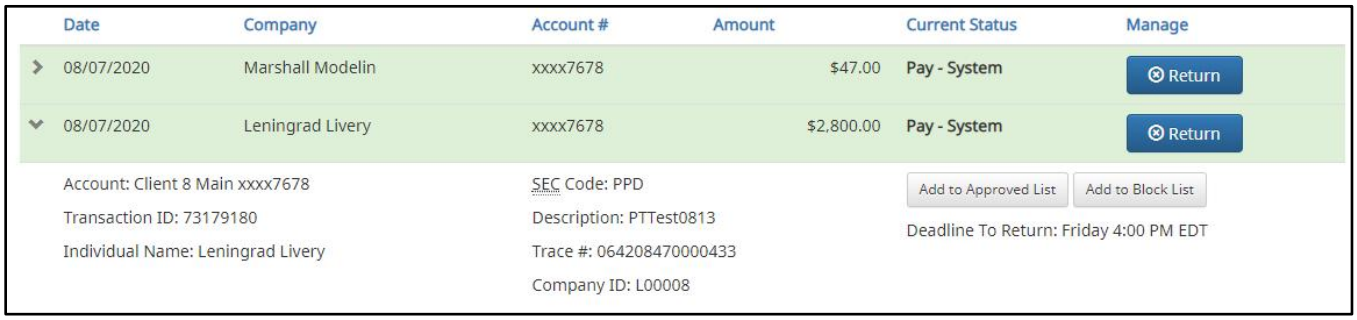
7. To delete any entity on the Approved list, click the checkbox next to the appropriate row, and click the Delete Selected button.

B. Add to Approved List from Transaction History

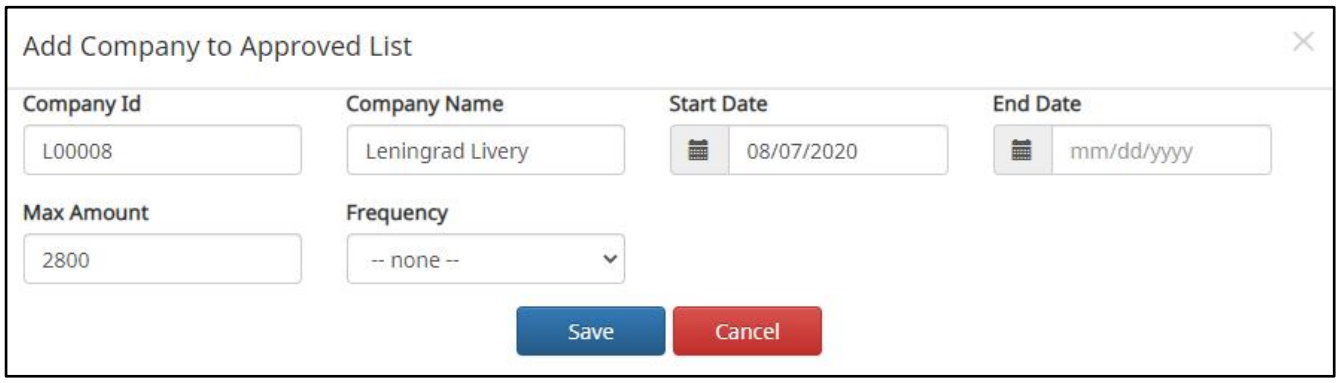
NOTE:

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

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



2. Click the Add to Approved List button 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.	

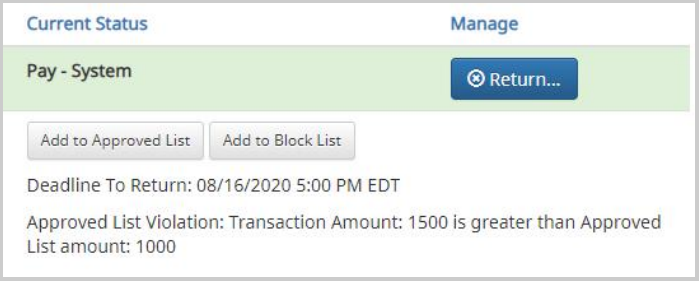
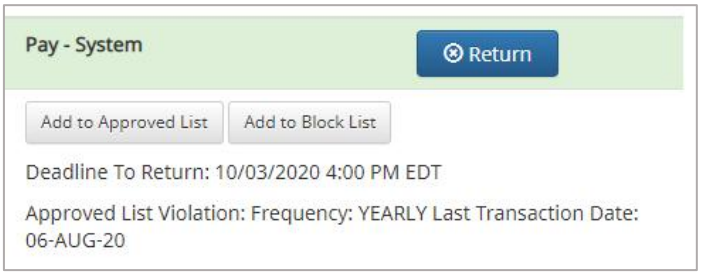
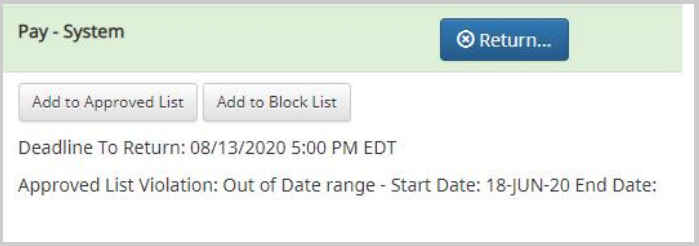
Field	*Description*	*Can Be Modified*
Company Name	Populated with the company name data from the batch header record of the transaction received.	✓
Max Amount	Populated with amount of transaction received.	✓
Frequency	Left blank.	✓
Start Date	Populated with the date of transaction received.	✓
End Date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

C. Approved List Failure Reasons

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

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

IV. BLOCK LIST

The Block List is an optional feature which, if enabled by the FI, allows Clients to identify companies that are NOT allowed to debit an account or accounts. There are multiple ways to populate the block list. It can be done through the Setup > Approved List menu option, or users can add companies to the block 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 block list.

Users can edit and delete companies from their block list.

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

Some examples of incoming ACH files and the data elements used for comparison against the blocked list is shown below.

Verifies Company ID

```
101 026013262 0642085182008060950A094101DeLaere Bank & Trust   FRB Atlanta
5200Ashland Armament                    A00008    PPDPTTest0820      200806   1064208470000031
6220260132627677677678       0000150000A00008         Ashland Armament        0064208470000393
6270260132627677677678       0000030000A00008         Ashland Armaments       0064208470000394
820000000200052026520000000300000000001500000A00008                          064208470000031
5200Biolab Birmingha                    B00008    PPDPTTest0805      200806   1064208470000032
6220260132627677677678       0000130000B00008         Biolab Birmingham       0064208470000395
6270260132627677677678       0000250000B00008         Biolab Birmingham       0064208470000396
820000000200052026520000002500000000001300000B00008                          064208470000032
5200Cartwright Car S                    C00008    PPDPTTest0806      200806   1064208470000033
6220260132627677677678       0000800000C00008         Cartwright Car Sales    0064208470000397
820000000100026013260000000000000000000800000C00008                          064208470000033
5200Del Aire Develop                    D00008    PPDPTTest0804      200806   1064208470000034
6220260132627677677678       0000170000D00008         Del Aire Developers     0064208470000398
6270260132627677677678       0000270000D00008         Del Aire Developers     0064208470000399
820000000200052026520000002700000000001700000D00008                          064208470000034
```

Compares against Frequency and Start/End Date Parameters

```
101 026013262 0642085182008060950A094101DeLaere Bank & Trust   FRB Atlanta
5200Ashland Armament                    A00008    PPDPTTest0820      200806   1064208470000031
6220260132627677677678       0000150000A00008         Ashland Armament        0064208470000393
6270260132627677677678       0000030000A00008         Ashland Armaments       0064208470000394
820000000200052026520000000300000000001500000A00008                          064208470000031
5200Biolab Birmingha                    B00008    PPDPTTest0805      200806   1064208470000032
6220260132627677677678       0000130000B00008         Biolab Birmingham       0064208470000395
6270260132627677677678       0000250000B00008         Biolab Birmingham       0064208470000396
820000000200052026520000002500000000001300000B00008                          064208470000032
```

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

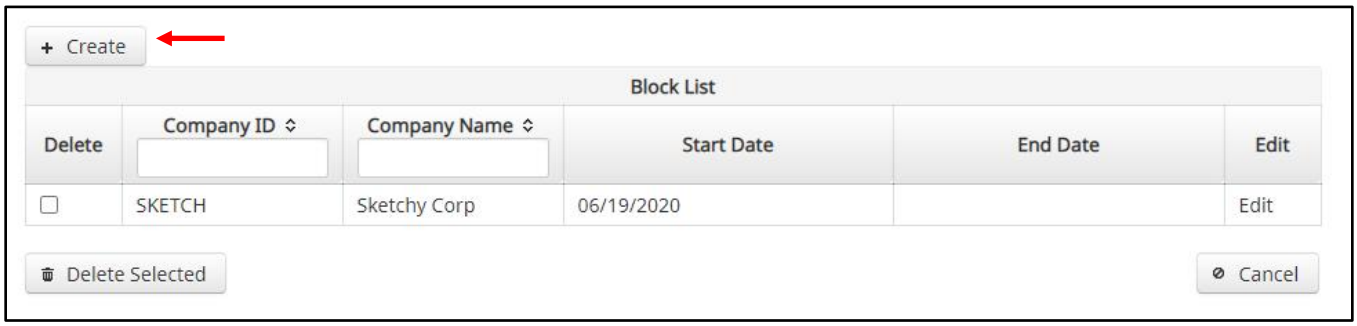
A. Add to Block List From Setup Menu

NOTE:

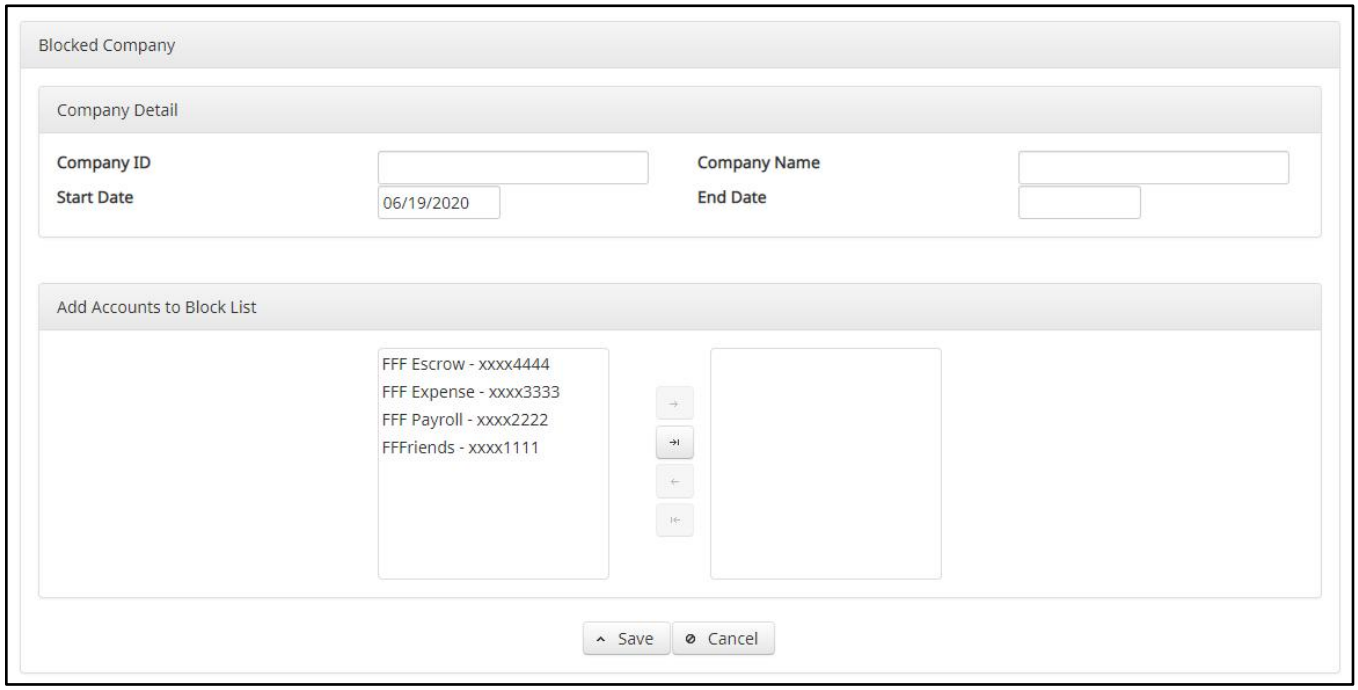
- Act on Blocked List user privilege required.

1. Within the PRO-TECH module, click Setup > Block List.

2. The Credit 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.



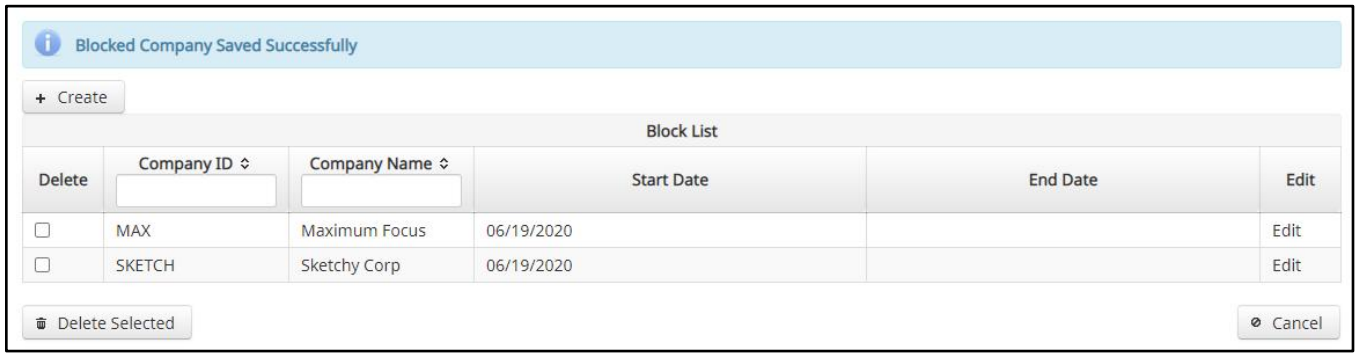
Field Name	*Optional or Required*	*Field Validated*	*Field Content*	*Notes*
Company ID	Required	Exact Match	Max: 10	Valid Characters: A-Z a-z # (number sign) 0-9 , (comma) - (dash) (space) _ (underscore)
Company Name	Optional	**Not Validated**	Max: 16	Valid Characters: A-Z a-z # (number sign) 0-9 , (comma)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

4. Choose from the list of available accounts to add to the Block 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 Block List. A success message will appear.



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

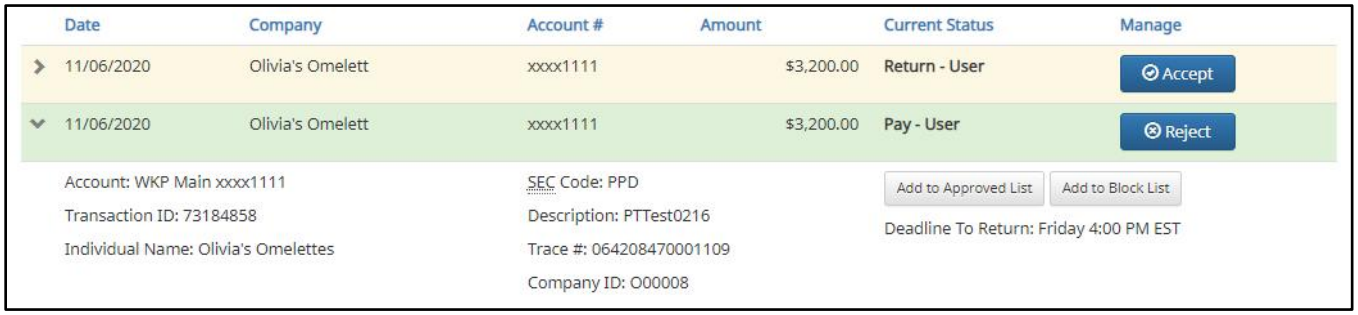
7. To delete any entity on the Block list, click the checkbox next to the appropriate row, and click the Delete Selected button.

B. Add to Block List from Transaction History

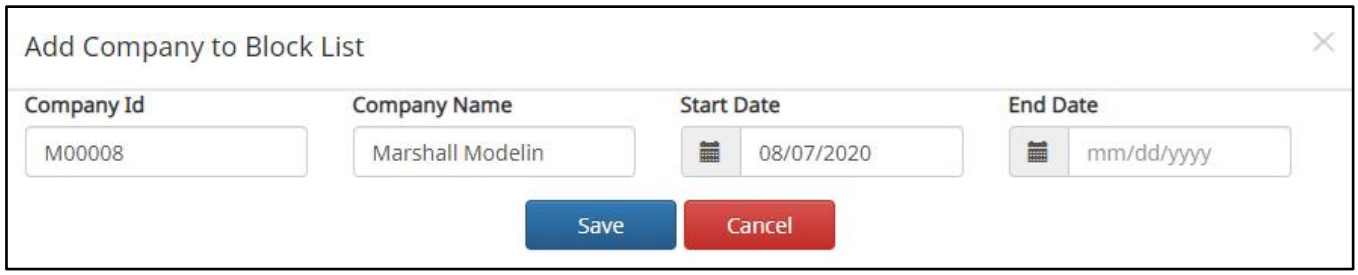
NOTE:

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

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



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



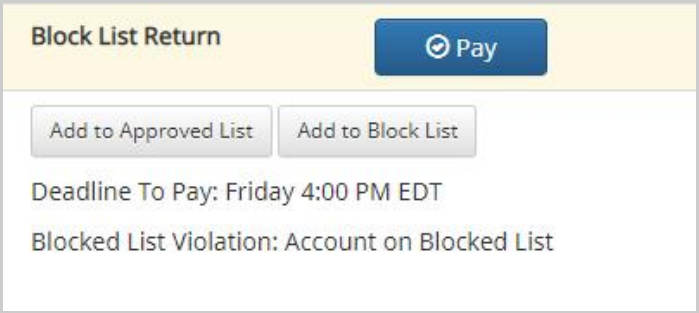
Field	*Description*	*Can Be Modified*
Company ID	Populated with the company ID data from the batch header record of the transaction received.	
Company Name	Populated with the company name data from the batch header record of the transaction received.	✓
Start Date	Populated with the date the transaction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

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

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

C. 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.	

V. REPORTS

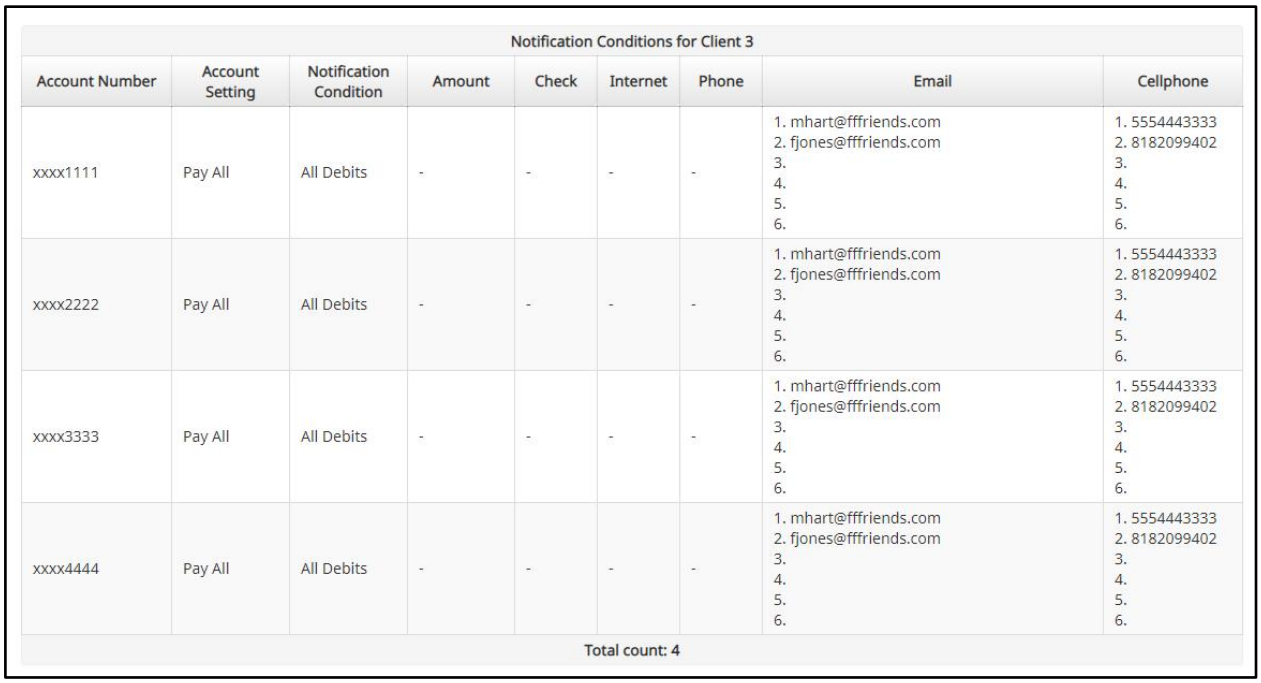
NOTE:
- **Reports are available for one (1) year.**

A. Notification Rules Report

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

1. Within the PRO-TECH 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.

B. Approved List Report

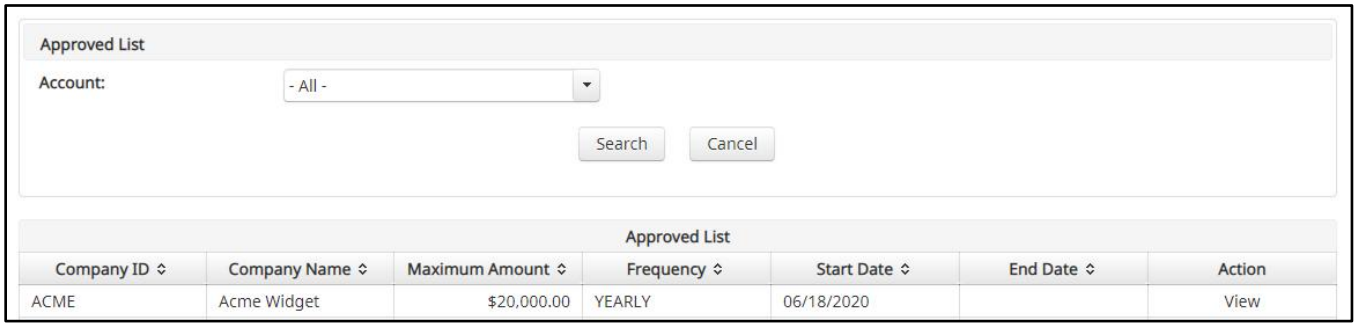
NOTE:

- Approved List Report user privilege required.

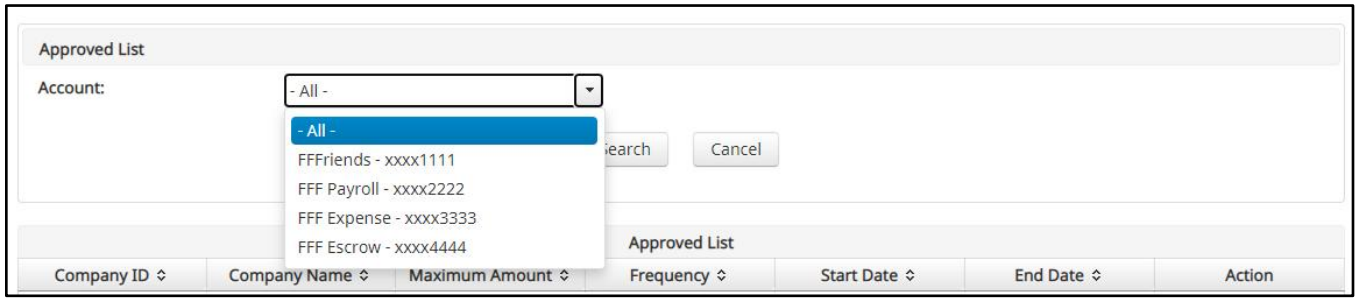
The Approved List report makes it easy for Client users to identify all the companies set up on the approved list for a specific account.

1. Within the PRO-TECH Module, click Reports > Approved List.

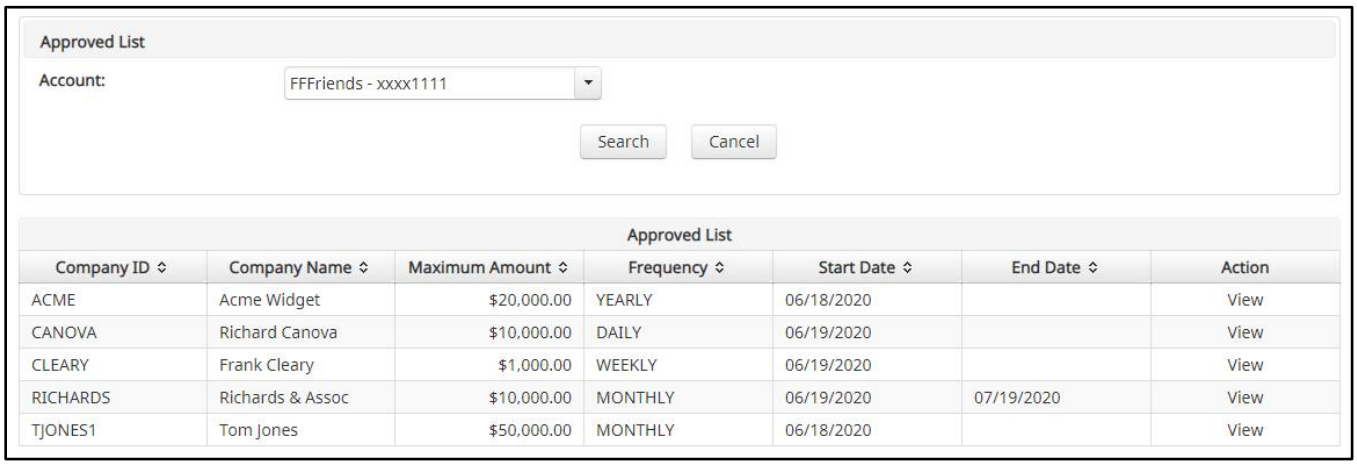
2. The Approved List Report page appears.



3. The Account drop-down menu will allow the user to search approved list entries by account number. Select the account number from the drop-down menu. Click the Search button to proceed.

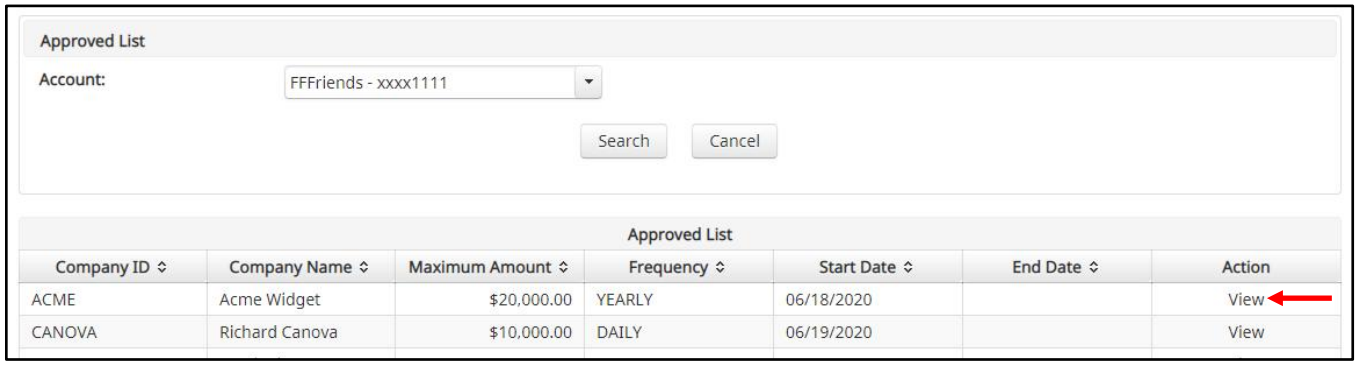


4. All Approved List entries for that account number will be displayed.



5. Clicking the Cancel button at any time on this screen will navigate the user back to the PRO-TECH welcome screen.

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



7. 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

C. Block List Report

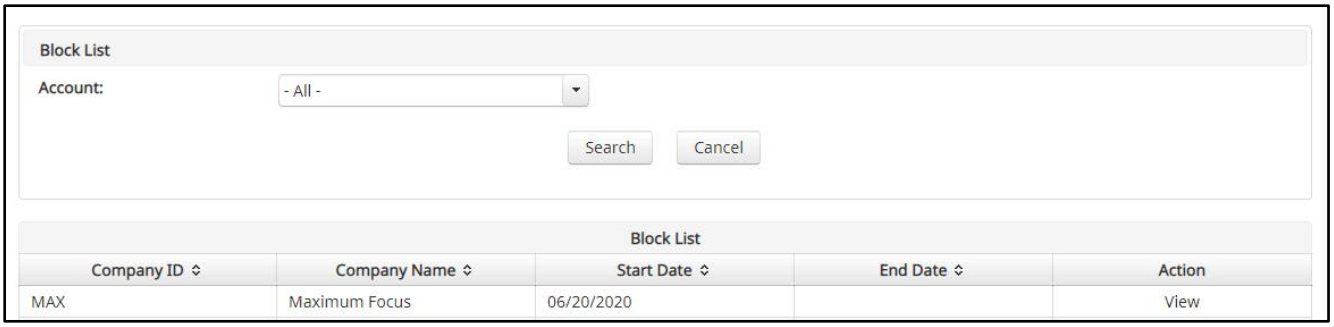
NOTE:

- Block List Report user privilege required.

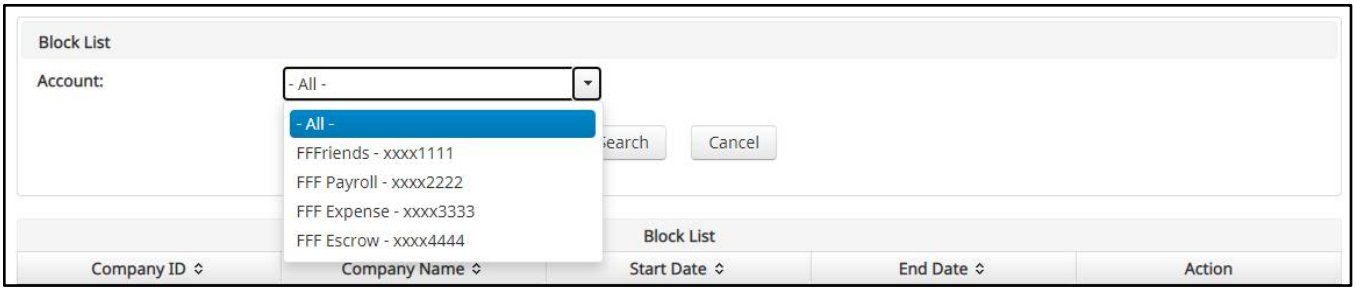
The Block List report makes it easy for Client users to identify all the companies set up on the block list for a specific account.

1. Within the PRO-TECH CR Module, click Reports > Block List.

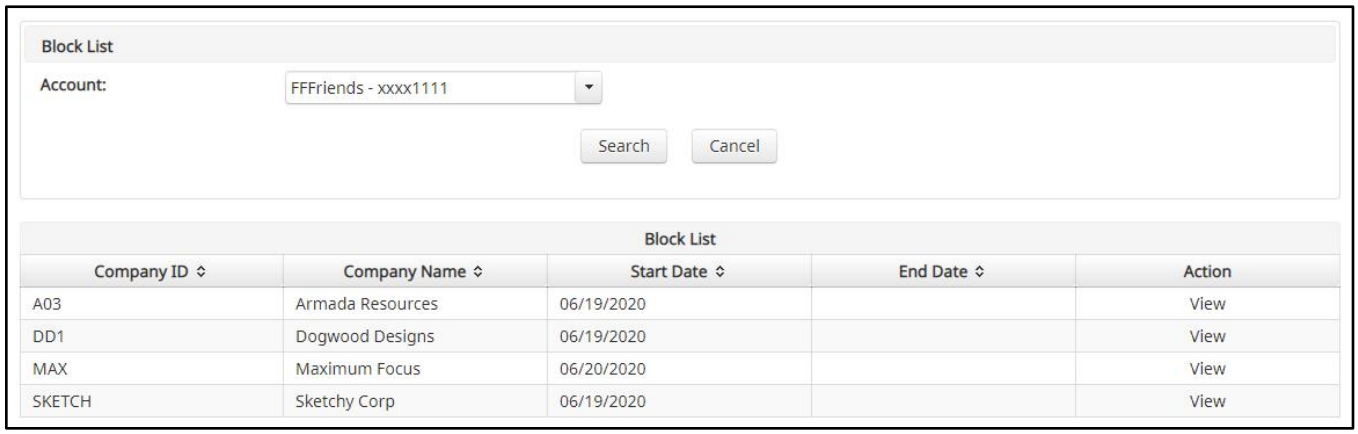
2. The Block List Report page appears.



3. The Account drop-down menu will allow the user to search approved list entries by account number. Select the account number from the drop-down menu. Click the Search button to proceed.

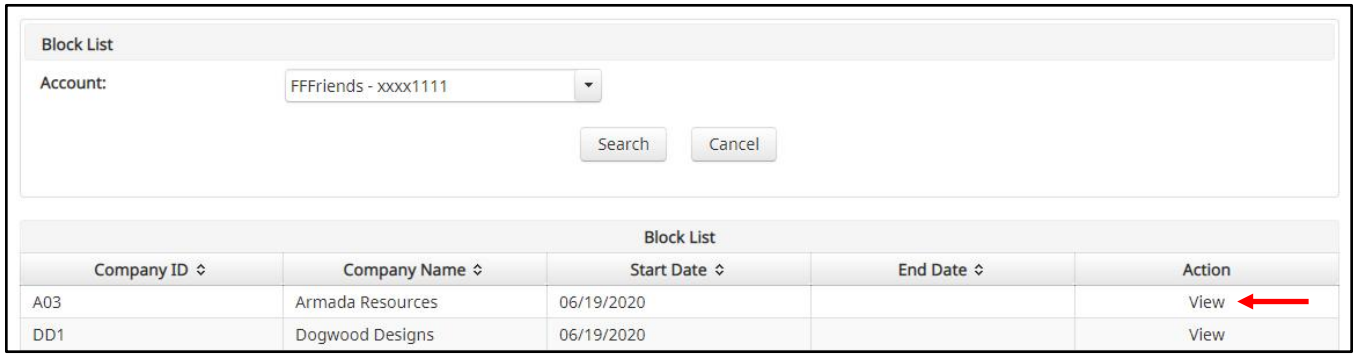


4. All Block List entries for that account number will be displayed.



5. Clicking the Cancel button at any time on this screen will navigate the user back to the PRO-TECH CR welcome screen.

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



7. 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.

APPENDIX A – MESSAGE ALERTS

Service Module	*Alert Type*	*Description*	*Recipient*
PRO-TECH & PRO-TECH CR	Debit Notification Account	Account Debit Notification	Client
	Credit Notification Account	Account Credit Notification	Client
	Debit Notification Transaction	Debit Transaction Notification	Client
	Credit Notification Transaction	Credit Transaction Notification	Client
	Debit Service Alert	Debit Service Alert	Client

APPENDIX B – DOCUMENT REVISION INDEX

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

Previous Version: 1.0.3 (published 03/15/2021)
Current Version: 1.0.4. (published 04/15/2021)

Section	*Pages*	*Description*
Entire Document		Miscellaneous screenshots updated to reflect minor changes in user interface.
Section A – IV – User Accounts and Privileges	p. 20	Updated Notification Rules user permission to note that this privilege will not appear unless the Client Manage Notify Rules permission is enabled by the FI.
Section B – I – Notification Rules	p. 23	NOTE box: Added that the Notification Rules functionality will not appear unless the Client Manage Notify Rules permission is enabled by the FI.
Section B – II – Transaction History	p. 35	Noted that a copy of the Transaction History can be downloaded in .csv format.
Section B – IV – Blocked List	p. 51	Correction on which Block List parameters that transactions are compared to.
Section C – I – Notification Rules	p. 63	NOTE box: Added that the Notification Rules functionality will not be available unless the FI enables the Client Manage Notify Rules permission.
Section C – II – Transaction History	p. 75	Noted that a copy of the Transaction History can be downloaded in .csv format.
Section C – IV – Blocked List	p. 88	Correction on which Block List parameters that transactions are compared to.