

# ACH Fraud Filter Training Guide

ACH Fraud Filter is a powerful fraud protection tool that prevents potential fraudulent or unauthorized electronic transactions to process to SNB customer account(s). With proper set up and monitoring, unauthorized transactions can easily be returned.

## Exception Email

The first email with the exceptions listed will be received around 7:45 a.m. If there are no exceptions, an email will not be received unless requested. A second email will be sent at 2:00 p.m. as a reminder to decision exception items. The cutoff time to decision items is 2:45 p.m.

The following information has been sent to you as notification from the ACH Positive Pay system.

----- MESSAGE 1 -----  
 Date: 01/17/2014 03:00 AM  
 Subject: Please process your exceptions  
 Institution: Security National Bank (000)  
 Client: Cash Management Operations (12347)  
 Client ID: OPS- SBA  
 Exception Count: 1

The system has created exceptions that need to be processed. Login to the system to process your exceptions.

----- MESSAGE 2 -----  
 Date: 01/17/2014 03:00 AM  
 Subject: Please process your exceptions  
 Institution: Security National Bank (000)  
 Client: Cash Management Operations (12347)  
 Client ID: OPS- Analysis  
 Exception Count: 1

The system has created exceptions that need to be processed. Login to the system to process your exceptions.

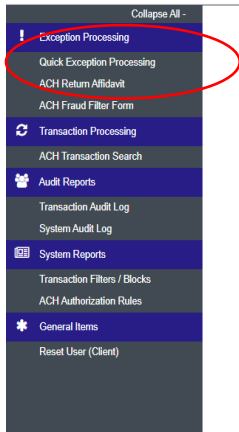
Legal Disclaimer: The information transmitted may contain confidential material and is intended only for the person or entity to which it is addressed.

## Reviewing Exceptions

Log into SNBconnect.com. Scroll down to **ACH FRAUD FILTER** and click on the name of the account with the exception.

ACH FRAUD FILTER	
Positive Pay	
Positive Pay Account Client id	Current Day Exceptions
OPS- Analysis	Account has 1 exception today
OPS-SBA	Account has no exceptions today
OPS-Tellie	Account has no exceptions today

## Select Quick Exception Processing



Welcome to  
Positive Pay System  
Security National Bank

Click on the item to bring up the **Pay** or **Return** option.

The 'Search exceptions' page shows a search bar and a table of exceptions. The table has columns for 'Decisions Needed (1)', 'Decisions Needed (0)', and 'Total (1)'. The 'Decisions Needed (1)' row is expanded to show a single exception: 'UNAUTHORIZED ACH TRANSACTION' with a value of \$1.02. To the right, there is a summary: 'There is 1 exception to review. Exceptions will be given a decision of **Return** if decisions are not made by 3:00 PM Central Time (US & Canada).'

Decisions Needed (1)	\$1.02
UNAUTHORIZED ACH TRANSACTION Test Company	\$1.02
Decisions Needed (0)	\$0.00
Total (1)	\$1.02

1 Decision Needed  
\$1.02

0 Decided  
\$0.00

To Pay the item, click on the **Pay** icon.

The 'Search exceptions' page shows the same table as above. The 'UNAUTHORIZED ACH TRANSACTION' row is expanded to show details: 'Default Decision: Return', 'Cutoff Time: 3:00 PM Central Time (US & Canada)', 'Client ID: Test Company', 'Amount: \$1.02', and 'Paid Date: 09/11/2023'. Below the table, there are three icons: 'Add Rule', 'Pay' (highlighted with a red circle), and 'Return'.

Decisions Needed (1)	\$1.02
UNAUTHORIZED ACH TRANSACTION Test Company	\$1.02
Decisions Needed (0)	\$0.00
Total (1)	\$1.02

UNAUTHORIZED ACH TRANSACTION  
Default Decision: Return      Cutoff Time: 3:00 PM Central Time (US & Canada)  
Client ID: Test Company      Amount: \$1.02      Paid Date: 09/11/2023  
CCD / 1050006509 / DR  
BANCORPSV BANCORPSV WH-SURENCY LIFE AND HEALTH-99994-SETTLE PURCHASE

Add Rule    Pay    Return

On the next screen, click on **Save** once the item has been reviewed. To pay an item a reason does not need to be added.

Search exceptions

Decisions Needed (1)		\$1.02
UNAUTHORIZED ACH TRANSACTION Test Company	\$1.02	
Decisions Needed (1)		\$1.02
Decided (0)		\$0.00
Total (1)		\$1.02

**UNAUTHORIZED ACH TRANSACTION**

Default Decision: Return      Cutoff Time: 3:00 PM Central Time (US & Canada)

Client ID: Test Company      Amount: \$1.02      Paid Date: 09/11/2023

CCD / 1050006509 / DR  
BANCORPSV BANCORPSV WH-SURENCY LIFE AND HEALTH-99994-SETTLE PURCHASE

Reason

To Return an item, click on the **Return** icon.

Search exceptions

Decisions Needed (1)		\$1.02
UNAUTHORIZED ACH TRANSACTION Test Company	\$1.02	
Decisions Needed (1)		\$1.02
Decided (0)		\$0.00
Total (1)		\$1.02

**UNAUTHORIZED ACH TRANSACTION**

Default Decision: Return      Cutoff Time: 3:00 PM Central Time (US & Canada)

Client ID: Test Company      Amount: \$1.02      Paid Date: 09/11/2023

CCD / 1050006509 / DR  
BANCORPSV BANCORPSV WH-SURENCY LIFE AND HEALTH-99994-SETTLE PURCHASE

On the next screen, a reason for the return must be provided.

Search exceptions

Decisions Needed (1)		\$1.02
UNAUTHORIZED ACH TRANSACTION Test Company	\$1.02	
Decisions Needed (1)		\$1.02
Decided (0)		\$0.00
Total (1)		\$1.02

**UNAUTHORIZED ACH TRANSACTION**

Default Decision: Return      Cutoff Time: 3:00 PM Central Time (US & Canada)

Client ID: Test Company      Amount: \$1.02      Paid Date: 09/11/2023

CCD / 1050006509 / DR  
BANCORPSV BANCORPSV WH-SURENCY LIFE AND HEALTH-99994-SETTLE PURCHASE

Reason

- Fraudulent
- Other
- Past Deadline Item Returned
- Unauthorized

Once the return reason has been selected, click on **Save** to update the item.

Search exceptions

Decisions Needed (1)		\$1.02
UNAUTHORIZED ACH TRANSACTION Test Company		\$1.02
Decisions (0)		\$0.00
Total (1)		\$1.02

**UNAUTHORIZED ACH TRANSACTION**

Default Decision: Return      Cutoff Time: 3:00 PM Central Time (US & Canada)

Client ID: Test Company      Amount: \$1.02      Paid Date: 09/11/2023

CCD / 1050006509 / DR  
BANCORPSV BANCORPSV WH-SURENCY LIFE AND HEALTH-99994-SETTLE PURCHASE

Reason  
Fraudulent

### Adding items to your approved list

Once all items have been decided, the below screen will display.

Search exceptions

Decisions Needed (0)		\$0.00
Decisions (1)		\$1.02
Total (1)		\$1.02

There are 0 exceptions to review.

Exceptions will be given a decision of **Return** if decisions are not made by 3:00 PM Central Time (US & Canada).

0 Decisions Needed  
\$0.00

1 Decisions  
\$1.02

To add an ACH rule for an item, click on the **Decisions** section to display all items decided.

Search exceptions

Decisions Needed (0)		\$0.00
Decisions (1)		\$1.02
\$ UNAUTHORIZED ACH TRANSACTION Test Company		\$1.02
Total (1)		\$1.02

There are 0 exceptions to review.

Exceptions will be given a decision of **Return** if decisions are not made by 3:00 PM Central Time (US & Canada).

0 Decisions Needed  
\$0.00

1 Decisions  
\$1.02

Select the item to which the ACH rule will be applied and click on **Add Rule** to add the item to the approved list.

The screenshot shows a 'Search exceptions' window with a search bar at the top. Below the search bar is a table with columns for 'Decisions Needed (0)', 'Decisions Needed (\$0.00)', and 'UNAUTHORIZED ACH TRANSACTION'. The table has a 'Total (1)' row with a value of '\$1.02'. A red circle highlights the 'UNAUTHORIZED ACH TRANSACTION' row. To the right of the table, there are details for the transaction: 'Decision: Pay', 'Client ID: Test Company', 'Amount: \$1.02', and 'Paid Date: 09/11/2023'. Below these details are three buttons: 'Add Rule' (circled in red), 'Pay', and 'Return'.

Add details for the authorization rule as show below:

- Description: Name of the Company
- SEC Code: Defaults to the SEC code for the original transaction
- Company ID: Defaults from the original transaction
- DR/CR: Default to original transaction. Debits Only is the most common
- Max amount: Defaults to the amount of the transaction. Recommended to adjust or remove the defaulted max allowable amount if the vendor sends transactions that vary in dollar amount.

The screenshot shows the 'Add ACH authorization rule' form. The 'Description' field is circled in red. Below it are fields for 'SEC Code' (value: CCD), 'Company ID' (value: 1050006509), 'Debits or Credits' (value: Debits only), and 'Max Allowable Amount' (value: 1.02, circled in red). At the bottom right, there are 'Cancel' and 'Save rule' buttons.

When completed, select **Save Rule**

Add ACH authorization rule

**Description**  
Test Company

**SEC Code**  
CCD

**Company ID**  
1050006509

**Debits or Credits**  
Debits only

**Max Allowable Amount**

Cancel **Save rule**

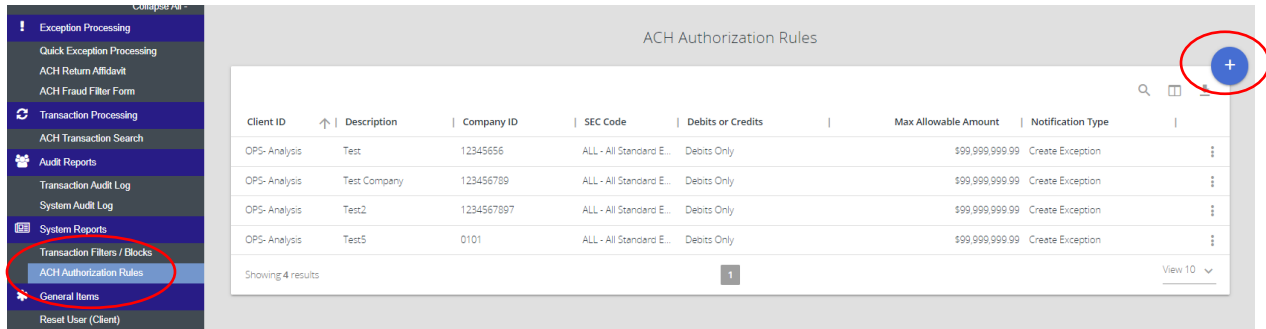
Once the rule has been added, the screen will return to the view of the decided items, and the **Add Rule** option will no longer be available.

Search exceptions

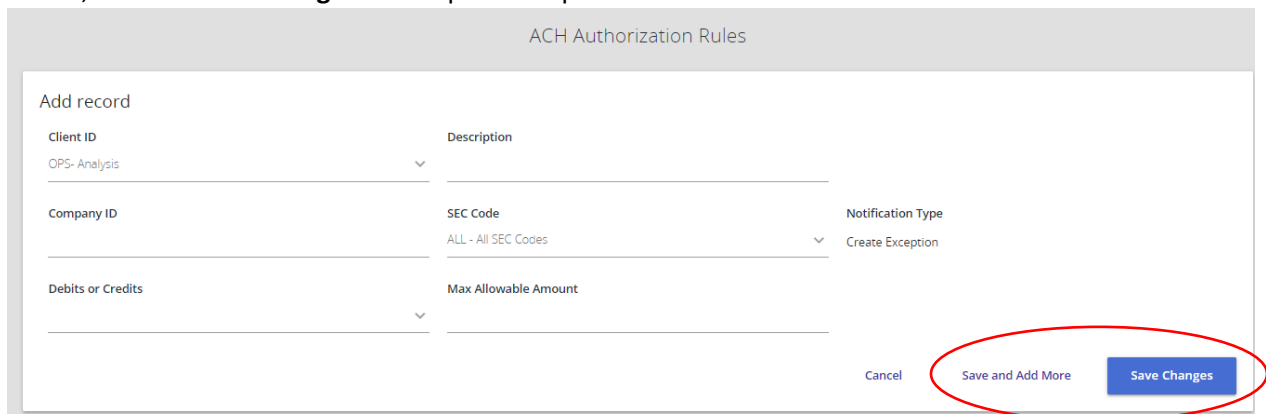
Decisions Needed (0)	\$0.00	UNAUTHORIZED ACH TRANSACTION	
Decision: Pay			
Decisioned (1)	\$1.02	Client ID: Educare of Omaha	Amount: \$1.02
			Paid Date: 09/11/2023
UNAUTHORIZED ACH TRANSACTION	\$1.02	CCD / 1050006509 / DR	
Educare of Omaha		BANCORPSV BANCORPSV WH-SURENCY LIFE AND HEALTH-99994-SETTLE PURCHASE	
<b>Total (1)</b>	<b>\$1.02</b>		

Pay Return

ACH Rules may also be added using the **ACH Authorization Rules** option under **System Reports**. Click on the Blue Plus Sign to start adding entries to the filter.



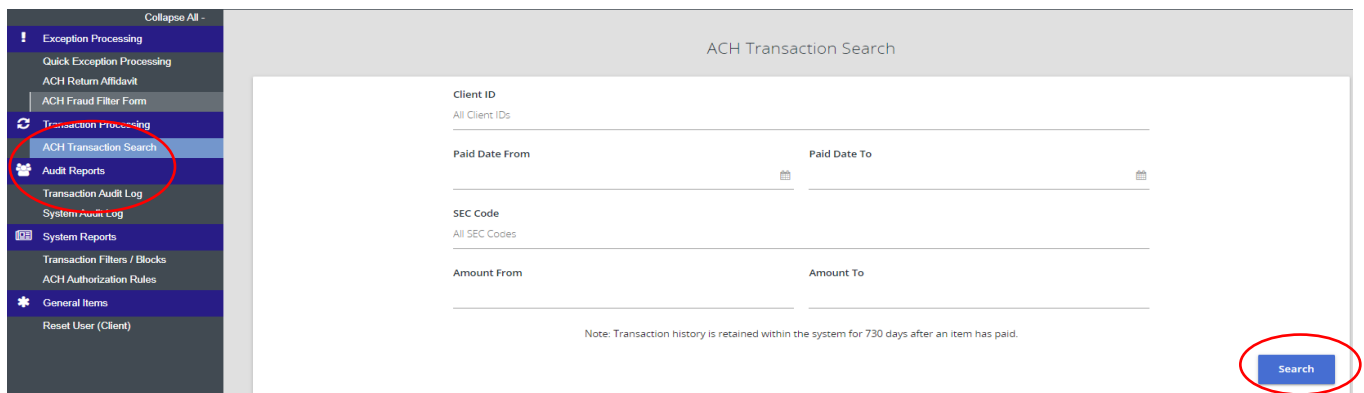
Once opened, input the information for the company that is being added to the filter. If there are multiple companies being added to the filter, click on **Save and Add More**. If only one company is being added, click on **Save Changes** to complete the process.



### Searching for ACH Transactions

To view previously paid items, use Execubanc or the ACH Transactions menu item within ACH Fraud Filter.

- Click on **ACH Transaction Search** on the left side
- Client ID: Select Account(s)
- Paid Date: Enter the date range
- SEC Code: Most common is **ALL**. CCD will display corporate transactions, PPD will display consumer, CTX will display corporate exchange transactions (large addenda)
- Click **Search**



The report is viewable in the ACH Fraud Filter platform, or it can be exported to Excel, a PDF or a CSV file using the **Download** icon on the right-hand side of the screen.

The screenshot shows the 'ACH Transaction Search' interface. At the top left is a link '< Back to Search Parameters'. The title 'ACH Transaction Search' is centered. On the right side, there are icons for search, print, and download. The download icon is circled in red. A dropdown menu is open from the download icon, showing options: 'Export all to Excel', 'Export page to PDF', 'Export all to PDF', and 'Export all to CSV'. Below the menu is a table with columns: Client ID, Company ID, SEC Code, DR/CR, Amount, Transaction Description, Paid Date, and Status. The table contains 10 rows of transaction data. At the bottom of the table, there is a total amount of '\$32.02' and a status of 'Showing 1-10 of 20 results'. There are also pagination controls (1, 2, >) and a 'View 10' dropdown.

When searching and exporting items, the ability to filter our columns is also available.

This screenshot shows the same 'ACH Transaction Search' interface as the previous one, but with a column filter menu open on the right side. The filter menu is a vertical list of checkboxes next to column names. The columns listed are: Client ID, Company ID, SEC Code, DR/CR, Amount, Transaction Description, Paid Date, Status, Account Number, Individual ID, Individual Name, Input Date, Date Reconciled, and Decision. The first seven columns are checked, while the remaining six are unchecked. The download icon is circled in red. The table below the filter menu shows the same 10 rows of transaction data, with a total of '\$32.02' and 'Showing 1-10 of 20 results'.

For additional assistance, please contact Treasury Operations support at: **(402) 452-3590** or toll free at **(877) 686 3590**.