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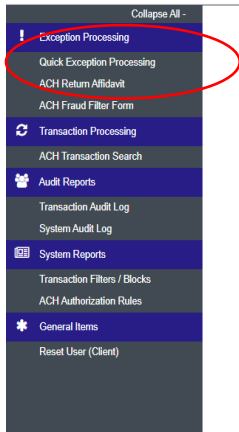
legal Disclaimer: The information transmitted may contain confidential material and is intended only for the person or entity to which it is addressed.

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

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

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

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.

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

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

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

Adding items to your approved list

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

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

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

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.
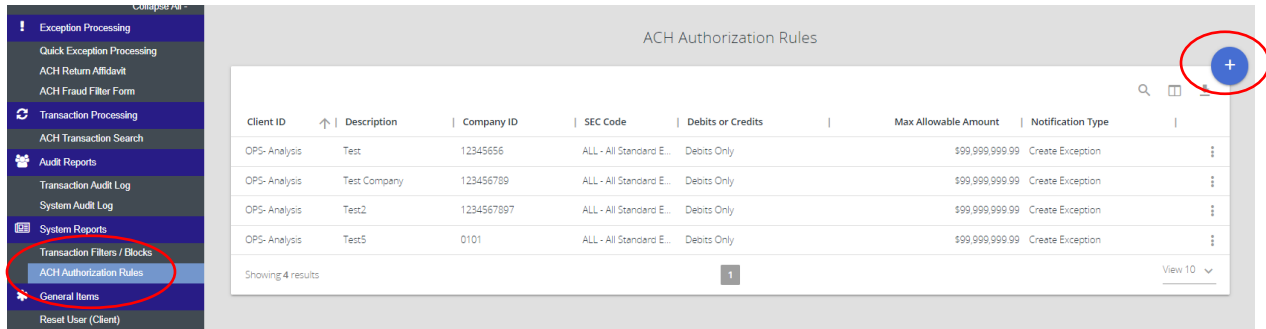
When completed, select **Save Rule**

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

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.
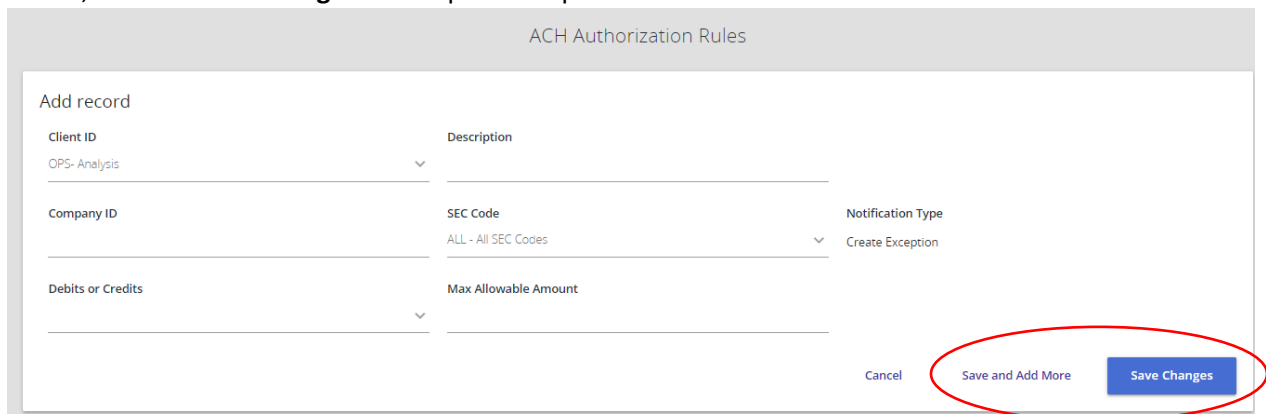
Searching for ACH Transactions

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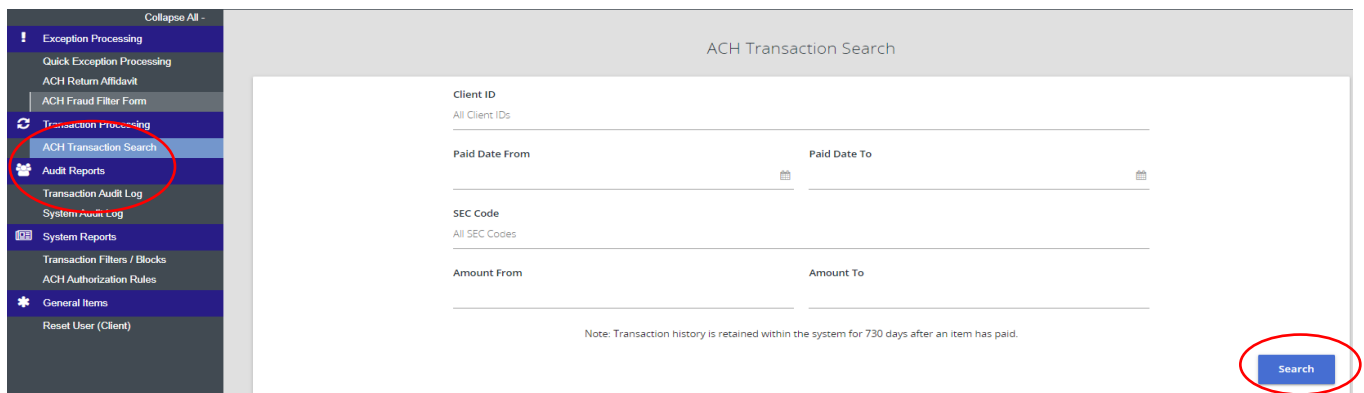
The report is viewable in the ACH Fraud Filter platform, or it can be exported to Excel, a PDF or a CSV file using the **Download** icon on the right-hand side of the screen.

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

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