
ACH Payments

User Guide





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Overview

The purpose of this document is to describe the services and reports that may be utilized to assist financial institution users when monitoring and researching ACH Payment activity, troubleshooting problems, confirming the completion of processes, and performing other operational duties.

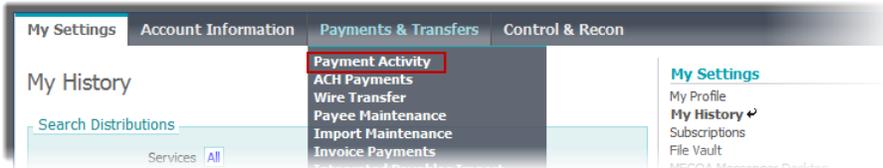
Although this document is intended to focus on ACH Payments, some aspects of Secure File Transfer (SFT) and ACH Reporting may be briefly mentioned or discussed, as these functions often relate to ACH Payments.

This document will detail the functions of the following services and reports:

- **Payment Activity** - Allows users to view all payments manually entered through the user interface or imported via Transaction Import.
- **Scheduled Events** - Allows financial institution users to view tasks that are triggered based upon a financial institution defined schedule. If the task generates a file or report, that data can also be reviewed from this service.
- **ACH Payments Batch Report** – Allows financial institution users to view summary information about batches delivered for processing.
- **File Load Events** - Allows financial institution users to review all files, and their associated validation reports, that have been uploaded into the system.
- **File Load Validation Reports** – Provides users with validation details regarding files that have been loaded into the system.
- **Channel Audit** – Allows financial institution users to view files, reports, and notifications that have been distributed by the system or received by the system via SFT.

Payment Activity

A financial institution user may review current, future, past, and recurring payments across all companies through **Payment Activity**, which is located under the **Payments & Transfers** tab. As a financial institution user, payments may be viewed but cannot be edited or canceled.



Current Activity

When the user selects Payment Activity, s/he initially lands on the **Current Activity** screen. This displays all ACH payments which are supposed to be processed that day. If any expired items are present, they remain with current day information until they are edited or canceled by a company user.

Search Transactions

Quickly locate a specific transaction by using any combination of fields to filter search results. When searching for a specific ACH transaction, select **ACH Payments** located to the right of ALL TRANSACTIONS. This way, when the user submits his/her search request, the results are not cluttered by other payments types.

Payment Activity : Current Activity

ALL TRANSACTIONS |
 ACH Payments |
 Wire Transfers |
 Account Transfers |
 Check Payments |
 Card Payments

Company ID
Payee

Tran Number
Payee Account

Fraud Analytics Series ID

Name

Amount

Status

Entry Method

Import File

Recurring Payments Only

Show results per page, sorted by in order

- **Company ID** - Allows the user to target the transactions of a specific company. Begin typing the company ID in the field provided and a drop down menu will populate displaying options that match. Select the desired company from the list.
- **Tran Number** - Enter any portion of transaction ID in field provided.
- **Fraud Analytics Series ID** – If searching for a payment associated with a Fraud Analytics case, enter the associated payment series ID.
- **Name** - If the payment was created as part of a recurring series, enter any portion of the series or template name in the field provided.
- **Amount** – This value should be the total amount of the batch created, and not the amount of an individual transaction.
- **Status** – To view transactions with a specific status, click the field and select a status from the drop down menu which appears.
- **Entry Method** – Results may also be filtered by whether the batch was entered manually or imported. Click in the field and select the appropriate option.
- **Import File** - If a batch was created through importing a file, enter any portion of the name of the file that was imported in the field.
- **Recurring Payments Only** – Select this checkbox to be displayed only transactions created as part of a recurring series.
- **Payee** - Transactions may also be found by searching for a specific payee contained in the batch. Enter any portion of the payee's name in the field.
- **Payee Account** - Enter the account of the payee which was used in the batch.

In the sentence under the filter options, select and change the text to designate how the search results should be organized. To change how many results appear per page, click the **10** and select an option from the drop down menu that appears. To designate how the results should be sorted, click **Transaction Number** and select the desired option from the drop down menu. Lastly, if the user selects **Descending**, the field will update and provide the user with the alternative, ascending.

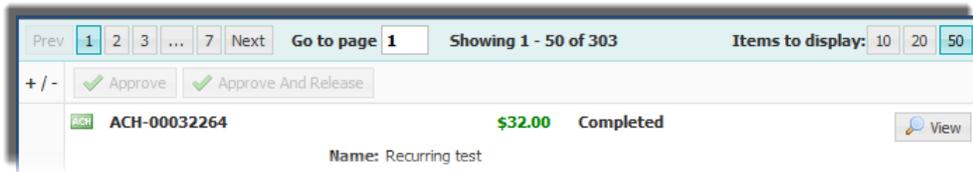


Once all desired filters have been designated, select **Search** and the Activity Table refreshes to display ACH batches that meet the criteria. Select **Print** to print search results. Select **Export** to download a Payment Activity Report. Refer to the *Payment Activity Report* section of this document for more details.

Activity Table

The **Activity Table** displays summary information about current day ACH batches. At the very top and bottom of the table, the user may organize the order of the table content. Select to display batches in groups of 10, 20, or 50 by selecting the corresponding **Items to Display** button. Skip to a specific page by typing the desired page number in the **Go to** section. Also, advance a page by selecting **Next**, or visit the previous page by selecting **Prev**.

Below the navigation tools, the user may be presented with two disabled buttons; Approve, Approve and Release. These buttons are utilized by company users but are disabled because financial institution users cannot interact with payments.



The majority of the Activity Table displays identifying and informative details about individual batches.

ACH	ACH-00032265	\$735.00	Pending Delivery	View
Payment Date: 11/13/2012 Batch Type: Extended Addenda (CTX) Offset Account: 330006110 - TD Test Bank VT (011600033) Initiator: Check Pay (DeeCo / Check)				
ACH	ACH-00032264	\$32.00	Completed	View
Name: Recurring test Payment Date: 11/16/2012 Batch Type: Individual (PPD) Offset Account: 098436590846 (DDA Stops Test) - Online Banking Solutions of Georgia (08888888) Initiator: leroy gibbs (bizz / admin2)				
ACH	ACH-00032242	\$3.60	Expired - 11/11/2012	View
Name: ACH every day Payment Date: 11/15/2012 Batch Type: Individual (PPD) Offset Account: 000000001 (checking & checking) - Online Banking Solutions of Georgia (08888888) Initiator: admin 01 (company01 / admin01)				
ACH	ACH-00032262	\$3.60	Pending Approval	View
Name: ACH every day Payment Date: 11/16/2012 Batch Type: Individual (PPD) Offset Account: 000000001 (checking & checking) - Online Banking Solutions of Georgia (08888888) Initiator: admin 01 (company01 / admin01)				

To the far left is the green **ACH icon** followed by the transaction ID number. Next is the total dollar amount of the batch in green, followed by that transaction's current status.

To the far right, is a View button. If the user selects **View**, a window will appear which displays information about the creation of the batch, the payees, and the timestamps

of all status changes which have taken place on the batch. To locate a specific payee select **Search Payee Record**.

Below the transaction ID, status, and actions buttons, the user is able to view up to five pieces of key information regarding the transaction.



If a transaction was generated as part of a Recurring Series, the **Name** of that series displays first. Next is the **Payment Date** of the transaction. This date represents when the payee should receive the funds. Below this is the **Batch Type** used to make the payment. If an **Offset Account** was required for the transaction, the user may view that under the batch type. Lastly, the full name, company ID, and user ID of the individual who created the transaction displays as the **Initiator**.

Payment Statuses

The following may be utilized as ACH statuses:

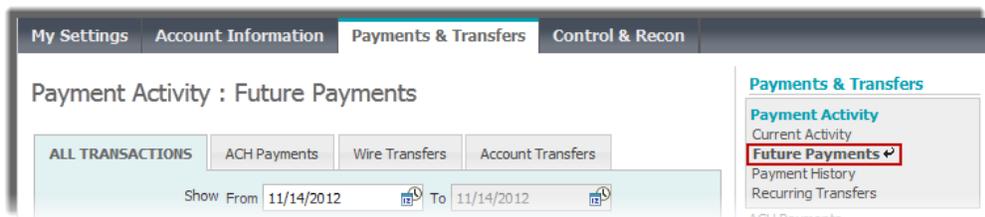
- **Canceled**- This batch has been terminated by a user before the system attempted to deliver it to the financial institution.
- **Completed**- This batch was successfully delivered to the financial institution for processing.
- **Expired**- This batch was missing one or more approvals at the cut-off time on the day it was supposed to be sent to the financial institution for processing.
- **Pending Delivery**- This batch requires no further action from the user and will be sent to the financial institution at the next available batch processing time.
- **Pending Approval**- This batch requires that someone with approval entitlements approve the batch before it may be delivered to the financial institution. Once

the batch is approved, it should go into a Pending Delivery status. A batch requiring two approvals will continue to have a Pending Approval status until both approvals have been given.

- **Rejected**- This batch has been reviewed by an approver and was deemed incomplete or incorrect. The approver has rejected the batch and it has been delivered back to the batch creator to be edited.
- **Unsuccessful**- This batch was not able to be delivered to the financial institution for processing.

Future Payments

To view the Future Payments screen, click the **Payments & Transfers** tab from the options located at the top of the screen and then select **Payment Activity** from the menu that populates. At this time, the user is presented with the Current Activity page; this is the landing page for Payment Activity. To the far right of this screen is a more detailed menu that displays a breakdown of how the user has navigated to his/her current location. Under the Payments & Transfer heading, a grey box displays a Payment Activity sub-heading with an arrow beside the Current Activity menu option. The arrow represents the page the user is currently viewing. Select the **Future Payments** menu option from this detailed menu. At this time, the user will land on the Future Payments page, and the Future Payments menu option displays an arrow beside it.



Future Payments displays any payment which has been created before its processing date, including payments that have been entered manually, imported, or will be generated as a part of a recurring series may be viewed in Future Payments. Once the transaction's processing date arrives, it is relocated to Current Activity.

As a reminder, the processing date is calculated by the amount of time that must be given to a transaction to allow it to complete processing so that the payment date can be upheld. The payment date, on the other hand, is the date the payee receives the funds.

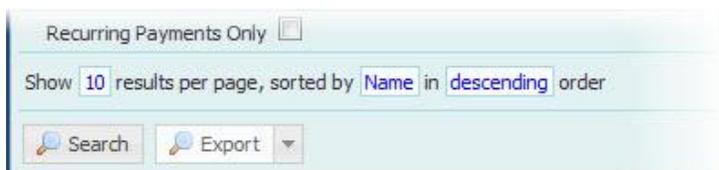
Search Transactions

Quickly locate a specific transaction by using any combination of fields to filter search results. When searching for a specific ACH transaction, select **ACH Payments** located to the right of ALL TRANSACTIONS. This way, when the user submits his/her search request, the results are not cluttered by other payments types.

- **Show From/To** - Initially, the date displayed in the *From* field is the next business day and the *To* field is disabled. To see results for a specific day, select that date in the *From* field. In order to enable the *To* field, so that a range of dates may be selected, first select a Company ID. This process is a built in method of ensuring that only relevant results are displayed.
- **Company ID** - Begin typing the company ID in the field provided and a drop down menu will populate displaying options that match. Select the desired company from the list.
- **Tran Number** - Enter any portion of the transaction ID value in the field provided.
- **Fraud Analytics Series ID** - If searching for a payment associated with a Fraud Analytics case, enter the associated payment series ID.
- **Name** - If the payment was created as part of a recurring series or from a template, enter any portion of the series or template name.
- **Amount** - This value should be the total amount of the batch created, and not the amount of an individual transaction.
- **Entry Method** - Results may also be filtered by whether the batch was entered manually or imported. To do so, click in the field and select the appropriate option.

- **Import File** - If a batch was created through importing a file, enter any portion of the name of the file that was imported in the field provided.
- **Recurring Payments Only** – Select this checkbox to be displayed only transactions created as part of a recurring series.
- **Payee** - To search for a specific payee contained in the batch, enter any portion of the payee's name.
- **Payee Account** - Enter the account of the payee that was used in the batch.

In the sentence under the filter options, select and change the text to designate how the search results should be organized. To change how many results appear per page, click the **10** and select an option from the drop down menu that appears. To designate how the results should be sorted, click **Transaction Number** and select the desired option from the drop down menu. Lastly, if the user selects **Descending**, the field will update and provide the user with the alternative, ascending.



Once all desired filters have been designated, select **Search** and the Activity Table refreshes to display ACH batches that meet the criteria. Select **Export** to download a Payment Activity Report. Refer to the *Payment Activity Report* section of this document for more details.

Activity Table

The **Activity Table** displays summary information about current day ACH batches. At the very top and bottom of the table, the user may organize the order of the table content. Select to display batches in groups of 10, 20, or 50 by selecting the corresponding **Items to Display** button. Skip to a specific page by typing the desired page number in the **Go to** section. Also, advance a page by selecting **Next**, or visit the previous page by selecting **Prev**.

The majority of the Activity Table displays identifying and informative details about individual batches.

Prev	1	2	Next	Go to page	1	Showing 1 - 10 of 11	Items to display:	10	20	50
	ACH every day		\$3.60							
Payment Date / Processing Date: 11/14/2012 - 11/13/2012 Recurring Frequency: Daily on all business days starting on 10/09/2012 Initiator: admin 01 (company01 / admin01)										
	Recurring test		\$32.00							
Payment Date / Processing Date: 11/14/2012 - 11/13/2012 Recurring Frequency: Daily on all business days starting on 11/14/2012 ending after 6 transfers Initiator: leroy gibbs (bizz / admin2)										
	ACH-00032268		\$231.47							
Payment Date / Processing Date: 11/19/2012 - 11/16/2012 Initiator: Check Pay (DeeCo / Check)										

To the far left is the green **ACH icon** followed by the transaction ID number or the recurring series name. Next is the total dollar amount of the batch in green. To the far

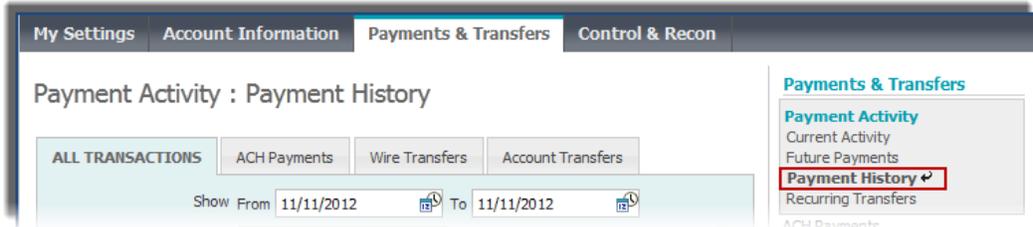
right is a View button. If the user selects **View**, a window will appear which displays information about the creation of the batch, the payees, and the timestamps of all status changes which have taken place on the batch. If there are multiple payees in the batch, locate a specific payee by selecting **Search Payee Record**. Batches that are a part of a recurring series display the total number of payments that have already been created from the series as well as the next 10 payment dates that are expected to be triggered.

Below the transaction ID, amount, and View button the user is presented with up to three pieces of key information regarding the transaction. The **Payment Date/Processing Date** field shows the payment date of the batch as well as the date it will be delivered for processing in order to meet that payment date. If the transaction is a part of a recurring series, the next field will be **Recurring Frequency** and displays the schedule that triggers the payments. Lastly, the user is presented with the company and user ID of the individual who created the payment in the **Initiator** field.

Payment History

To view the Payment History screen, click the **Payments & Transfers** tab from the options located at the top of the screen and then select **Payment Activity** from the menu that populates. At this time, the user is presented with the Current Activity page; this is the landing page for Payment Activity. To the far right of this screen, the user is provided a more detailed menu that displays a breakdown of how the user has navigated to his/her current location. Under the Payments & Transfer heading, a grey box displays a Payment Activity sub-heading with an arrow beside the Current Activity menu option.

The arrow represents the page the user is currently viewing. Select the **Payments History** menu option from this detailed menu.

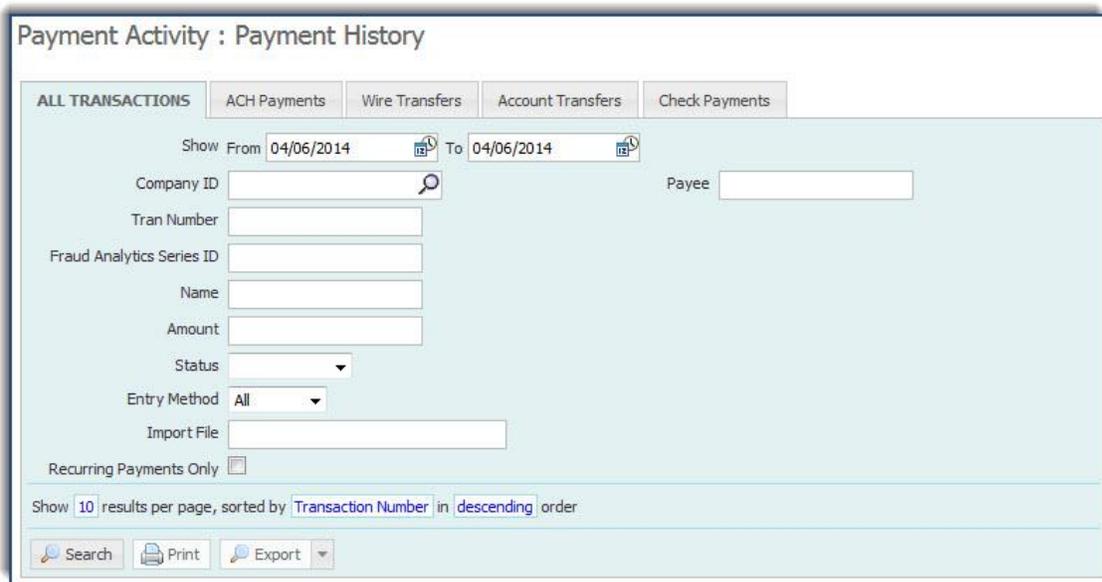


At this time, the user will land on the Payments History page which displays all past payment records that are being retained for a bank specified amount of time.

Search Transactions

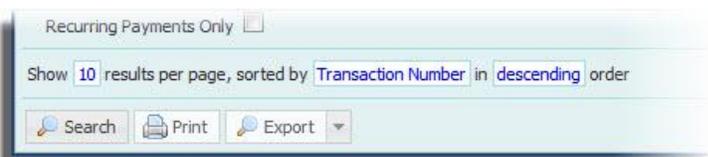
Quickly locate a specific transaction by using any combination of fields to filter search results. When searching for a specific ACH transaction, select **ACH Payments** located to

the right of ALL TRANSACTIONS. This way, when the user submits his/her search request, the results are not cluttered by other payments types.



- **Show From/To** - Initially, the date displayed in both fields will be the previous business day. If the user would like results for a different date range, click in the From field and select the desired date from the calendar that populates. The same may be done in the To field as well.

- **Company ID** - Begin typing the company ID in the field provided and a drop down menu will populate displaying options that match. Select the desired company from the list.
 - **Tran Number** - Enter any portion of the transaction ID value in the field provided.
 - **Fraud Analytics Series ID** - If searching for a payment associated with a Fraud Analytics case, enter the associated payment series ID.
 - **Name** - If the payment was created as part of a recurring series or from a template, enter any portion of the series or template name.
 - **Amount** - This value should be the total amount of the batch created, and not the amount of an individual transaction.
 - **Status** – To view transactions with a specific status, click the field and select a status from the drop down menu which appears.
 - **Entry Method** - Results may also be filtered by whether the batch was entered manually or imported. To do so, click in the field and select the appropriate option.
 - **Import File** - If a batch was created through importing a file, enter any portion of the name of the file that was imported in the field provided.
-
- **Recurring Payments Only** – Select this checkbox to be displayed only transactions created as part of a recurring series.
 - **Payee** - To search for a specific payee contained in the batch, enter any portion of the payee's name.
 - **Payee Account** - Enter the account of the payee that was used in the batch.



In the sentence under the filter options, select and change the text to designate how the search results should be organized. To change how many results appear per page, click the **10** and select an option from the drop down menu that appears. To designate how the results should be sorted, click **Transaction Number** and select the desired option from the drop down menu. Lastly, if the user selects **Descending**, the field updates and provides the user with the alternative option, which is ascending.

Once all desired filters have been designated, select **Search** and the Activity Table refreshes to display ACH batches that meet the criteria. Select **Print** to print search

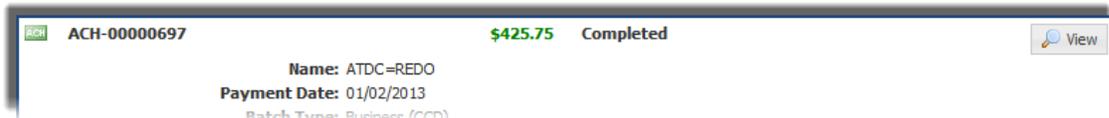
results. Select **Export** to download a Payment Activity Report. Refer to the *Payment Activity Report* section of this document for more details.

Activity Table

The Activity Table displays summary information about previous ACH batches. At the very top and bottom of the table, the user may organize the order of the table content. Select to display batches in groups of 10, 20, or 50 by selecting the corresponding **Items to Display** button. Skip to a specific page by typing the desired page number in the **Go to** section. To advance a page select **Next**, or visit the previous page by selecting **Prev**.



To the far left is the green **ACH icon** followed by the transaction ID number. Next is the total dollar amount of the batch in green, followed by that transaction's posted status.



To the far right, the user is presented a **View** button. When the user selects View, a window appears which displays information about the creation of the batch, the payees, and the timestamps of all status changes which have taken place on the batch. If there are multiple payees in the batch and the user would like to locate a specific payee, he/she may select **Search Payee Record** to do so.

The majority of the Activity Table displays identifying and informative details about individual batches.

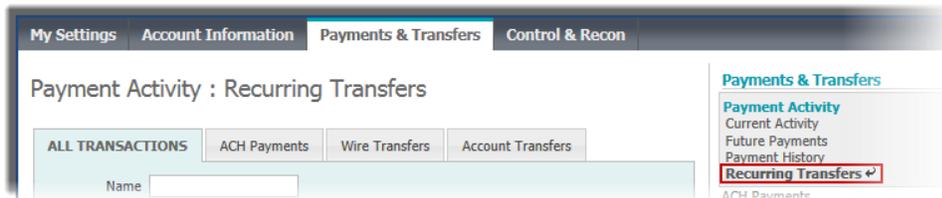
Prev	1	2	Next	Go to page	1	Showing 1 - 10 of 19	Items to display:	10	20	50	
ACH-0000686	\$425.75	Completed	View	<p>Name: ATDC=REDO Payment Date: 12/31/2012 Batch Type: Business (CCD) Offset Account: 4042611264 (Loan Account) - MFCQA Online Banking Solutions (111111118) Processing Date: 12/26/2012 Initiator: Dan Myers (dogwood / dmymers)</p>							
ACH-0000551	\$990.00	Canceled	View	<p>Name: Daily Recurring test Payment Date: 12/20/2012 Batch Type: Individual (PPD) Offset Account: 678912345 - MFCQA Online Banking Solutions (111111118) Processing Date: 12/17/2012 Initiator: admin one (bizz / admin1)</p>							
ACH-0000536	\$990.00	Unsuccessful	View	<p>Name: Daily Recurring test Payment Date: 12/19/2012 Batch Type: Individual (PPD) Offset Account: 678912345 - MFCQA Online Banking Solutions (111111118) Processing Date: 12/14/2012 Initiator: admin one (bizz / admin1)</p>							

If a transaction was generated as part of a Recurring Series, the **Name** of that series will display first. Next, the user will see the **Payment Date** of the transaction. Below this is the **Batch Type** used to make the payment. If an **Offset Account** was required for the transaction, the user may view that under the batch type. Next is the **Processing Date** field. This displays the date the batch was submitted for processing to ensure it met its payment date. Lastly, the full name, company ID, and user ID of the individual who created the transaction displays as the **Initiator**.

Recurring Transfers

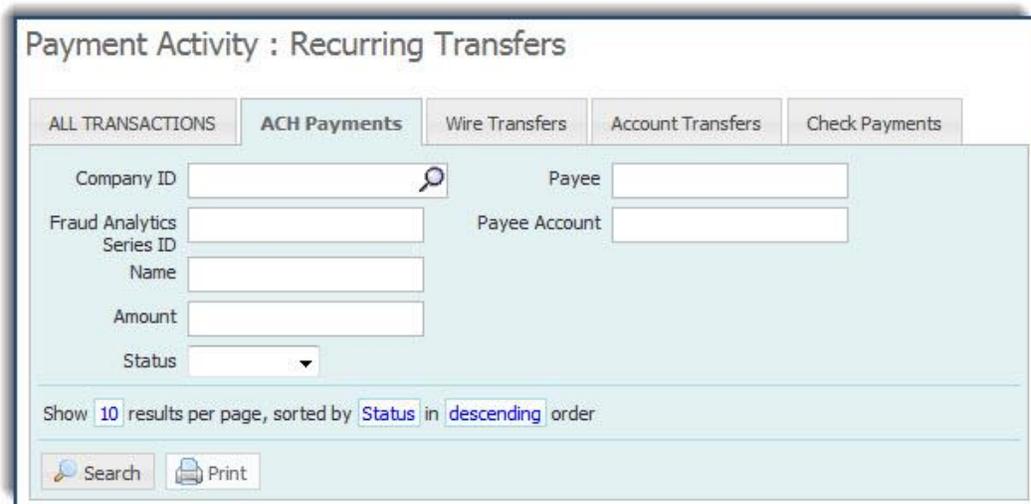
Users may easily view current, future, and completed recurring series in **Recurring Transfers**. To view the Recurring Transfers screen, click the **Payments & Transfers** tab from the options located at the top of the screen and then select **Payment Activity** from the menu that populates. At this time, the user is presented with the Current Activity page; this is the landing page for Payment Activity. To the far right of this screen is a more detailed menu that displays a breakdown of how the user has navigated to his/her current location. Under the Payments & Transfer heading, a grey box displays a Payment Activity sub-heading with an arrow beside the Current Activity menu option.

The arrow represents the page the user is currently viewing. Select the **Recurring Transfers** menu option from this detailed menu. At this time, the user lands on the Recurring Transfers page, which allows a user to get a complete picture of the activities of a recurring series.



Search Transactions

When a user lands on the Recurring Transfers page, s/he is presented with a search table. Quickly locate a specific transaction by using any combination of fields to filter search results. To begin, select the **ACH Payments tab** to ensure that search results are not cluttered by other payment types. This tab is located at the very top of the table, to the right of ALL TRANSACTIONS.



- **Company ID** - Begin typing the company ID in the field provided and a drop down menu will populate displaying options that match. Select the desired company from the list.
- **Fraud Analytics Series ID** - If searching for a payment associated with a Fraud Analytics case, enter the associated payment series ID.
- **Name** - If the payment was created as part of a recurring series or from a template, enter any portion of the series or template name.
- **Amount** - This value should be the total amount of the batch created, and not the amount of an individual transaction.
- **Status** – To view transactions with a specific status, click the field and select a status from the drop down menu which appears.
- **Payee** - To search for a specific payee contained in the batch, enter any portion of the payee's name.

- **Payee Account** - Enter the account of the payee that was used in the batch.

First, the user may narrow results by the **Company ID**. To do this, begin typing the company ID in the field provided and then select the correct option from the menu that populates. Next, enter any portion of the series' name in the **Name** field.

The value in the **Amount** field should be the total amount of the batch created, and not the amount of an individual transaction. To only see transactions which are in a specific status, click in the **Status** field and select a status from the drop down menu which appears.

Transaction may also be found by searching for a specific payee contained in the batch. Enter any portion of the payee's name in the **Payee** field, and/or enter the **Payee Account** which was used in the batch.

In the sentence under the filter options, select and change the text to designate how the search results should be organized. To change how many results appear per page, click the **10** and select an option from the drop down menu that appears. To designate how the results should be sorted, click **Status** and select the desired option from the drop down menu. Lastly, if the user selects **Descending**, the field will update and provide the user with the alternative, ascending.

Once all desired filters have been designated, select **Search** and an Activity Table appears to display ACH batches which meet the criterion. To print the search results, select **Print**.

Activity Table

The Activity Table displays summary information about previous ACH batches. At the very top and bottom of the table, the user may organize the order of the table content. Select to display batches in groups of 10, 20, or 50 by selecting the corresponding **Items to Display** button. Skip to a specific page by typing the desired page number in the **Go to** section. To advance a page select **Next**, or visit the previous page by selecting **Prev**.

Prev	1	Next	Go to page	1	Showing 1 - 7 of 7	Items to display:	10	20	50
	ATDC=REDO		\$425.75	Scheduled	View				
<p>Recurring Frequency: Daily on Monday, Tuesday, Wednesday, Thursday, and Friday starting on 12/27/2012 ending after 30 transfers Initiator: Dan Myers (dogwood / dvmyers)</p>									
	Atl Weekly P/R		\$31,566.35	Completed	View				
<p>Recurring Frequency: Weekly on Friday of each week starting on 11/30/2012 ending on 12/28/2012 Initiator: Dan Myers (dogwood / dvmyers)</p>									
	Bill Pay Monthly		\$17,019.27	Scheduled	View				
<p>Recurring Frequency: Monthly on the 15th of the month starting on 12/17/2012 Initiator: Dan Myers (dogwood / dvmyers)</p>									
Prev	1	Next	Go to page	1	Showing 1 - 7 of 7	Items to display:	10	20	50

To the far left is the green ACH icon followed by the recurring series name. Next is the total dollar amount of the batch in green, followed by that transaction's posted status. A **Completed** status denotes that the series has run through all scheduled transactions. A **Canceled** status is applied when a series has been terminated by a user. A **Scheduled** status means that the series is active and currently generating payments based on its schedule.

The next detail displayed is the **Recurring Frequency**. This field provides information about the schedule this series follows, including the series start and end date.

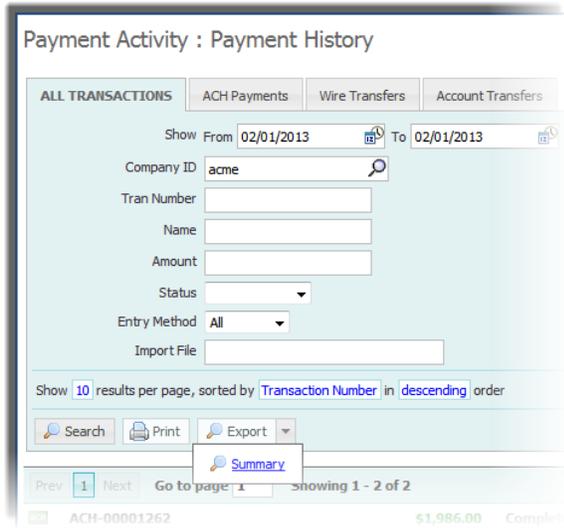
Lastly, the full name, company ID, and user ID of the individual who created the transaction is displayed as the **Initiator**.

Payment Activity Export

Payment Activity Export allows financial institution users to generate and download CSV files containing varying amounts of summary information about ACH activity. This service has no specific entitlements connected to it so that, basically, any payment activity that a user can see, they can also export.

Summary Activity Report

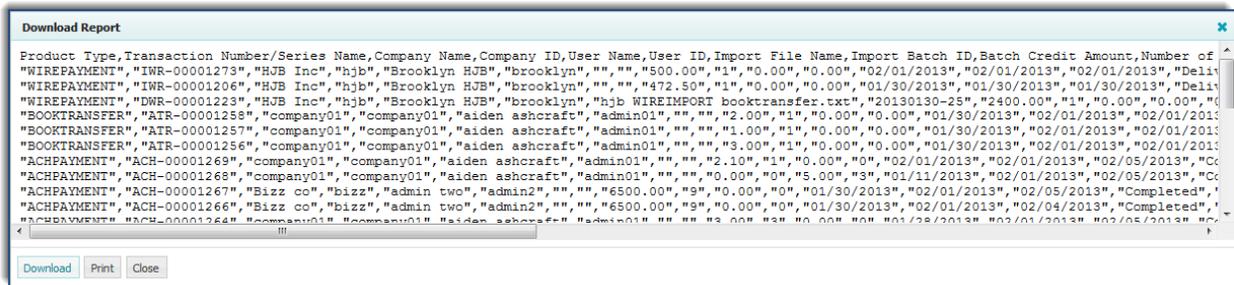
Summary activity reports display summary information about ACH batches. This report can be generated and downloaded by selecting the **Export** button, located at the bottom of the search filters section, on the Current Activity, Future Payments, and Payment History screens.



Summary reports may also be generated and downloaded for individual ACH batches by selecting the **View** button beside a batch and then the **Export** button on the window that populates. This function is available in Current Activity, Future Payments, and Payment History.

One or more search filters may be applied to summary reports to ensure that information about certain transactions is included. For instance, to create a summary report containing transactions for a specific company, enter a value in the Company ID filter field and then select **Export**. The report only presents transactions for the selected company.

The header of the summary report displays the name of each individual field presented for every record.



Summary report fields: Product Type (Wire, ACH, Account Transfer), Transaction Number/Series Name, Company Name, Company ID, User Name, User ID, Import File Name, Import Batch ID, Credit Amount, Number of Credits, Debit Amount, Number of

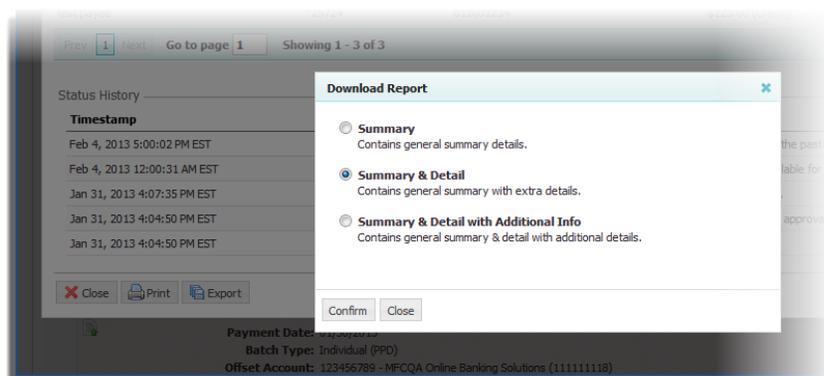
Debits, Creation Date, Processing Date, Payment Date, Status, Offset ABA, Debit Account/Offset account, and ACH Batch Type.

Because the same format is utilized for all Summary reports, some fields may not pertain to ACH. In these cases, a value of (" ") will be presented, signifying that this is a non-applicable field.

Summary and Details Activity Report

The Summary and Details activity reports are payment specific reports that can be generated and downloaded by selecting the **Export** button after the ACH tab has been selected on the Current Activity, Future Payments, and Payment History screen.

Summary and Detail reports may also be generated and downloaded for individual ACH batches by selecting the **View** button beside a batch and then the **Export** button on the window that populates. This function is available in Current Activity, Future Payments, and Payment History.



The Summary and Detail report provides all of the information included in a Summary report as well as payment-specific detail fields for the specific payment type selected.

ACH Summary and Details report fields (all of the fields included in a Summary report, as well as): Recurring Series Name, Recurring Series Creation Date, Recurring Frequency, Template Name, ACH Company, Company Discretionary Data, Company Entry Description, Excluded, Payee Name, Payee ID, Payee Account, Payee ABA, Payee Amount, and Prenote Indicator.

(Note) For ACH batches created as a Tax Payment, the Payee field displays the Tax Agency and the Payee ID field displays the Tax Type Description.

If a Summary and Details with Additional Information report is generated, yet there is no additional information for a transaction, the field will display (" ") instead of the entire transaction being excluded from the report.

Summary and Details with Additional Information Activity Report

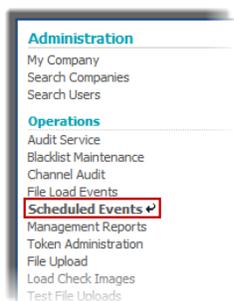
Another activity report that becomes available from Current Activity, Future Payments, and Payment History after the ACH tab has been selected is a Summary and Details with Additional Information report. This report builds upon the information provided in a Summary and Details report, but also includes fields that are pure information and not necessarily a component of the payment.

ACH Summary and Details with Additional Information (all of the fields included in a Summary and Details report, as well as): Addenda.

If a Summary and Details with Additional Information report is generated, yet there is no additional information for a transaction, the field will display (" ") instead of the entire transaction being excluded from the report.

Scheduled Events

Scheduled Events allow a financial institution user to verify what time specific tasks occur, view the content of files delivered to processing centers, and view batch reports. This service may be located by navigating to the *Administration* tab and then selecting *Scheduled Events*, located under the *Operations* heading.



A **Task** is any action that is automatically triggered based on a schedule defined by the financial institution. This includes notifications, reminders, batch deliveries, report deliveries, and etc. Tasks that are created to deliver a file may be performed even if there is no content available for the file, depending on requirements of the financial institution. This method allows bank users to confirm that an action has occurred at its designated time instead of producing the uncertainty that would arise if nothing was sent.

When the user lands on the Scheduled Events page, s/he is presented with all of the scheduled tasks for the financial institution. First, locate the desired task by its **Task Name**. For this documentation *ACH Payments Batch Send Task* will be reviewed. Although the tasks available depends on the financial institution, the functionalities of Scheduled Events are consistent across all tasks.

Task Name	Execution History
ACH Batch Transmission	View History
ACH Payments Action Notification Task <i>Test Processing Center 1 (Eastern)</i>	View History
ACH Payments Action Notification Task <i>Test Processing Center 2 (Pacific)</i>	View History
ACH Payments Action Notification Task <i>Test Processing Center 3 (Dubai)</i>	View History
ACH Payments Batch Send Task <i>Test Processing Center 1 (Eastern)</i>	View History
ACH Payments Batch Send Task <i>Test Processing Center 2 (Pacific)</i>	View History

Once a specific task has been located, select the **View History** button to the right of the task's name and under the **Execution History** column. At this time the user is taken to a page displaying the activity of the selected task. If there are multiple entries, quickly locate a specific instance by utilizing the filters in the **Search** section.

Scheduled Events : ACH Payments Batch Send Task

Search

File Name

From To

Show results per page

Search

Task	Output	Execution Time	
Prev <input type="text" value="1"/> Next Go to page <input type="text" value="1"/> Showing 1 - 5 of 5 Items to display: <input type="text" value="10"/> 20 50			
ACHPAYMENTS_BATCHPROCESS_OBS_TESTCENTER1-20121113-200000 ACH PAYMENTS 20121113 1500	DELIV PT 1	Nov 13, 2012 3:00:00 PM EST <i>ThreePmAchPaymentsBatchTrigger_TESTCENTER1</i>	View Report
ACHPAYMENTS_BATCHPROCESS_OBS_TESTCENTER1-20121113-190001 ACH PAYMENTS 20121113 1400		Nov 13, 2012 2:00:01 PM EST <i>TwoPmAchPaymentsBatchTrigger_TESTCENTER1</i>	View Report
ACHPAYMENTS_BATCHPROCESS_OBS_TESTCENTER1-20121113-180000 ACH PAYMENTS 20121113 1300		Nov 13, 2012 1:00:00 PM EST <i>OnePmAchPaymentsBatchTrigger_TESTCENTER1</i>	View Report
ACHPAYMENTS_BATCHPROCESS_OBS_TESTCENTER1-20121113-160000 ACH PAYMENTS 20121113 1100		Nov 13, 2012 11:00:00 AM EST <i>ElevenAmAchPaymentsBatchTrigger_TESTCENTER1</i>	View Report
ACHPAYMENTS_BATCHPROCESS_OBS_TESTCENTER1-20121113-150000 ACH PAYMENTS 20121113 1000	DELIV PT 1	Nov 13, 2012 10:00:00 AM EST <i>TenAmAchPaymentsBatchTrigger_TESTCENTER1</i>	View Report
Prev <input type="text" value="1"/> Next Go to page <input type="text" value="1"/> Showing 1 - 5 of 5 Items to display: <input type="text" value="10"/> 20 50			

Results returned in 1.605 seconds

Search

If the user knows the name of a desired file, enter any portion of it in the **File Name** field. All of the files generated by a specific task have a similar name. Often times the only difference occurs towards the end of the file name, where the date and military time of the file generation are captured and included.

Next, select a date and time range that results should fall within. Initially, the system shows details regarding the last 10 instances that have been triggered by the task. To view a different range, click the field beside **From** and select a date from the calendar that populates. The field to the right of the date allows the user to change the time range. The time is formatted into three individual sections; hour, minute, AM/PM. Highlight the specific section to be edited and either type in the desired value, or utilize the toggle buttons to the left. The up and down triangle buttons incrementally increase or decrease the values of a field. The left and right triangle buttons will allow the user to edit the previous or next section respectively. Once that has been completed, perform the same steps to select the **To** date and time.

Once all search filters have been completed, select **Search** to be displayed all search results that match the criteria.

Task Activity Table

All of the details of the activities of a specific task display in the **Task Activity Table**. The first information presented is the name of the completed task. Each occurrence of a task is named at the instant of its execution and includes the name of the service, the date, and a reference code.

Task	Output	Execution Time	
Prev 1 2 3 ... 8 Next Go to page 1 Showing 1 - 10 of 80 Items to display: 10 20 50			
ACHPAYMENTS_BATCHPROCESS_OBS_TESTCENTER1-20121130-160000 ACH PAYMENTS 20121130_1100		Nov 30, 2012 11:00:00 AM EST <i>ElevenAmAchPaymentsBatchTrigger_TESTCENTER1</i>	View Report
ACHPAYMENTS_BATCHPROCESS_OBS_TESTCENTER1-20121130-150000 ACH PAYMENTS 20121130_1000	DELIV PT 1	Nov 30, 2012 10:00:00 AM EST <i>TenAmAchPaymentsBatchTrigger_TESTCENTER1</i>	View Report
ACHPAYMENTS_BATCHPROCESS_OBS_TESTCENTER1-20121130-030000 ACH PAYMENTS 20121129_2200		Nov 29, 2012 10:00:00 PM EST <i>TenPmAchPaymentsBatchTrigger_TESTCENTER1</i>	View Report
Prev 1 2 3 ... 8 Next Go to page 1 Showing 1 - 10 of 80 Items to display: 10 20 50			

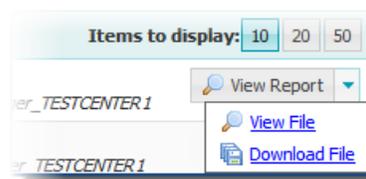
To the right of the task name, the user is presented with the **Output** method, if any. This displays the delivery point (abbreviated as **DELIV PT #**), or file destination. Delivery points and their

A delivery point is a logical destination on the financial institution's ACH processing system. Not only may a delivery point be a specific destination, but it may also imply a specific processing schedule. This allows financial institutions, whose services can span multiple time zones, the ability to remove the need for all customers of a financial institution to work on the same schedule.

schedules are affirmed during implementation. For *ACH Payments Batch Send Task*, this field will remain blank if a task generated an empty batch/file. Empty files are only generated if the financial institution has requested to receive a file after every task is triggered, whether there is data to process and report or not. Files are delivered to specific Delivery Points, based on financial institution and company settings, and are signified by DELIV PT #. Empty files are only generated if the financial institution has requested to receive a file after every task is triggered, whether there is data to process and report or not. Files are delivered to specific **Delivery Points**, based on financial institution and company settings, and are signified by **DELIV PT #**.

Next, the user may view the **Execution Time** of the task. As the name implies, this field displays the date and time that the task was triggered. To the right of the Execution Time the user may be presented with a **View Report** button. This option displays if the task the user is viewing generates a corresponding *Batch Report*. As stated before, tasks that are used to transmit files may occur whether or not anything was included in the file. Due to this, a user may be presented with some type of 'no files loaded' report.

If the system generated a file as part of the task, the user may view the contents of that file in one of two places. Attached to the View Report button is a downward facing triangle, or **More Options** button.



If the user selects this button, s/he is presented with the options to **View File** or **Download File**. Select **View File** to be presented with the contents of the file. The other way to view a file is to select the hyperlink of the **File Name** under the task name. The contents of a file are displayed in the format in which it was sent. Files that were created with no transactions may be completely blank or display some form of 'no data' text; the contents or formatting of an empty file is decided by the financial institution during implementation. If the user selects **Download File**, s/he is able to save the file on his/her PC.

ACH Payments Batch Reports

ACH batch reports provide bank users with a summary and detail information about the individual ACH batches that are bundled together at specific times to be delivered for processing.

The top of the report displays summary details about the file that was sent, beginning with the **Report Date/Time**. This field represents the date and time the report was generated. Just below that is the **Task Name** of the task that triggered the batch

delivery. Next, the **Processing Center** which acts as the batch destination is displayed. Located below the processing center is the **File Name** of the file that was delivered. This is the name used to quickly locate details about this file in Scheduled Events. The **File Size** displays the byte size of the file that was delivered. The **Total Batches** displays the total number of individual batches that were sent for processing while the **Total Items** represents the number of individual transactions that comprised the batches. Finally, the dollar amount of the credits and debits across all batches is reported in the **Total Credits** and **Total Debits** fields.

Below the file summary information are some details about the individual batches included in the report. Depending on your Financial Institution's ACH implementation, you may see batch information broken into two sections; Payments and SFT Files batches. If your FI does not support ACH payments or SFT ACH, you will only see that portion of the report that applies to your FI. If the FI supports both ACH Payments and SFT ACH, but is implemented such that the batching for each product occurs on separate schedules, two separate reports (one for each product) are provided instead of a combined report.

View Report										
ACH Payments Batch Report										
		Report Date/Time	Tue Mar 25 2014 17:00 EDT							
		Task Name	ACH Payments Batch Send Task - 5:00 PM							
		Processing Center	Test Processing Center 1 (Eastern)							
		File Name	ACH_PAYMENTS_20140325_1700							
		File Size	15203							
		Total Batches	26							
		Total Items	96							
Total Credits	\$29,793.68									
Total Debits	\$6,113.68									
Payments										
Transaction ID	Company	User ID	Credits	Debit Offset	Debits	Credit Offset	Prenotes	Addenda	Total Items	
ACH-00015503	Coffee Drinkers USA (coffee)	ivy	\$180.00 (4)	\$180.00	\$0.00 (0)	\$0.00	0	0	5	
Payments Totals			\$180.00 (4)	\$180.00 (1)	\$0.00 (0)	\$0.00 (0)			5	
									Payment Total Credits	\$180.00 (4)
									Payment Total Debits	\$180.00 (1)
SFT Files										
Timestamp	File	Company	User ID	Batches	Credits	Debits	Prenotes	Addenda		
Mar 25, 2014 3:45:31 PM EDT	hjb_ACH_PPDCIE.txt	HJB Inc (hjb)	brooklyn	9	\$3,056.84 (9)	\$3,056.84 (26)	0	0		
Mar 25, 2014 4:24:16 PM EDT	example_ACH_words_25MAR14.txt	ExampleCo (example)	NewUser	7	\$23,500.00 (7)	\$0.00 (0)	0	14		
Mar 25, 2014 4:00:06 PM EDT	hjb_ACH_PPDCIE.txt	HJB Inc (hjb)	brooklyn	9	\$3,056.84 (9)	\$3,056.84 (26)	0	0		
File Totals				25	\$29,613.68 (25)	\$6,113.68 (52)	0	14		

The **Payments** section displays batches that are created manually through the user interface or imported as a file. These batches were displayed in the ACH Payments module to allow users to review, edit, approve, etc. **SFT Files** display batches that are

delivered to Messenger Financial Center as a file which gets immediately queued to be included with the next available batch send task. These transactions do not permit interaction through the user interface and basically utilize MFC as a pass-through to its final destination.

For payment based transactions, the first field presents the **Transaction ID** of the batch. The **Company** field displays the name and ID of the company that created the batch. To the right of the company information is the **User ID** of the individual who created the batch. The **Credits** column displays the dollar amount of credit transactions contained in the batch, followed by the credit transaction count in parenthesis. The next column, **Debit Offset**, displays the offset debit transaction of the batch. If offset transactions are not required, this field will present zero values. The **Debits** column displays the dollar amount and transaction count of the batch's debit transactions. This is followed by the dollar amount of **Credit Offset** transactions; once again, this field will display zero values if offset transactions are not required. Next is a count of the **Prenotes** and **Addenda** contained in the batch. **Total Items** displays the total number of credit, debit, and offset transactions included in the batch. Prenote and addenda data is not included in the Total Items calculation. **Payment Totals** are located under the last summary batch record and provide totals for the credit, debit offset, debit, credit offset, and total items columns. Finally, the **Payments Totals Credits/Debits** field provides the total count and amount of all credit and debit transactions, including offset records.

For SFT-based transactions, the first field presents the **Timestamp** that the file was received. Next, the user is shown the name of the file that was received under the **File** column. To the right of the file name, the name and ID of the **Company** is displayed followed by the **User ID** of the individual who sent the file. The **Batches** field displays the number of batches that were included in each file. The next column represents the dollar amount of the **Credit** and **Debit** transactions included in the batch. The last two fields of a row display the number of **Prenotes** and **Addenda** contained in each file. The last line of the SFT based details, the **File Totals**, is always be comprised of column totals of batches, credit, debit, prenotes, and addenda.

File Load Events

The **File Load Events** is a resource that can be utilized by financial institution users to verify and review files that have been loaded into the system. For ACH Payments, this service displays information about all files, loaded by all customers through the import function(s); Transaction Import and SFT. From this location, the financial institution user can view the file that was uploaded, view the validation report, and view any distributions triggered.

File Load Events

[Search File Loads](#)

File Name

Load Time To

Data Type [All](#)

▶ [Advanced](#)

Show results per page

Batch ID	File	Status	Timestamp
Prev <input type="text" value="1"/> Next	Go to page <input type="text" value="1"/>	Showing 1 - 1 of 1	
20121113-1	All3mixedtransactions_10Aug12.txt dev / echestrut Colonial NACHA (ACH and EDI) Loading (NACHA)	Validated File distributed	Loaded Nov 13, 2012 10:10 AM EST Updated Nov 13, 2012 10:11 AM EST
Prev <input type="text" value="1"/> Next	Go to page <input type="text" value="1"/>	Showing 1 - 1 of 1	

Results returned in 0.003 seconds

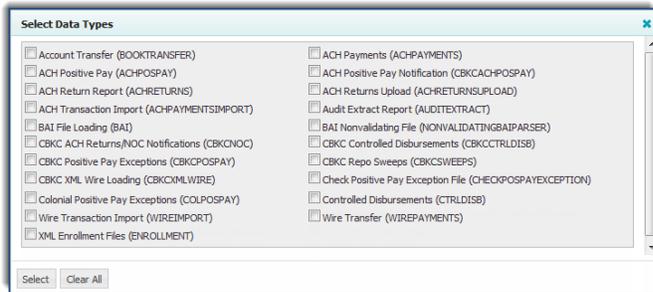
Search File Events

When the user lands on the *File Load Events* page, s/he is shown information regarding the 10 most recent uploads in the Activity Table. Quickly locate a specific file by creating filters in the **Search File Events** fields.

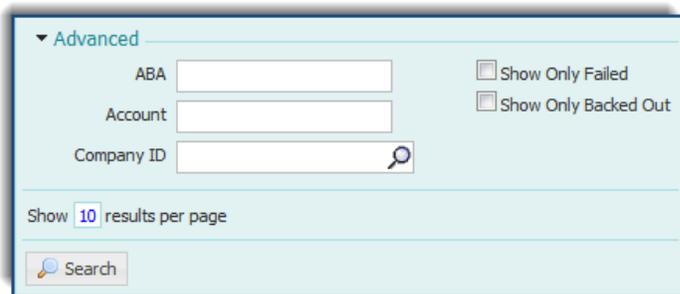
If the user knows the name of the file that was uploaded, enter any portion of the name in the **File Name** field.

Next, is date and time range in which results fall. Initially, the current date is presented with the time range set to encapsulate the entire day. To change the range, click in the field to the immediate right of the **Load Time** field. At this time a calendar will appear where the desired beginning date may be selected. The next field allows the user to establish the beginning time. The time is formatted into three individual sections; hour, minute, AM/PM. Highlight the specific section to be changed and either type in the desired value, or utilize the toggle buttons to the left. The up and down triangle buttons incrementally increase or decrease the values of a field. The left and right triangle buttons allow the user to edit the previous or next section respectively. Once that has been completed, perform the same steps to select the **To** date and time.

Below the load time is the **Data Type** field. To narrow results to specific data file types, select the **All** hyperlink and click the **Selected** menu item that displays. At this time, a list of all data types accessible to the company are displayed for selection.



Select the word **Advanced** to be displayed even more filter options. Although the user may be displayed an ABA and Account field, these options are used for other services and do not return results for ACH Payments. However, if the file was uploaded by a company user and the financial institution user knows **Company ID**, begin typing the company name or ID and then select the correct option from the menu that populates.



Lastly are two more options that can be utilized to quickly locate a specific file. If looking for a file that failed validation, select the box beside **Show Only Failed**. If a file was successfully validated but was later deactivated, select the box beside **Show Only Backed Out**.

In the sentence under the filter options, select and change the text to designate how the search results should be organized. To change how many results appear per page, click the **10** and select an option from the drop down menu that appears.

Once all filters have been established, select **Search**.

Activity Table

The Activity Table displays content and activity details about the files that have been uploaded by financial institution and company users.

Batch ID	File	Status	Timestamp
Prev 1 2 3 ... 44 Next Go to page <input type="text" value="1"/> Showing 1 - 10 of 440 Items to display: <input type="text" value="10"/> 20 50			
20121231-4 <i>dev / echestnut</i>	hjb_ACHReturns_31Dec12.txt ACH Return Report (ACHRETURNS)	Failed File failed validation	Loaded Dec 31, 2012 3:10 PM EST Updated Dec 31, 2012 3:10 PM EST
20121229-5 <i>wesley / dvmyers</i>	wesley_ACH_MFCOA_PAYMENTS.txt ACH Transaction Import (ACHPAYMENTSIMPORT)	Validated File validated	Loaded Dec 29, 2012 11:12 AM EST Updated Dec 29, 2012 11:12 AM EST
20121229-4 <i>wesley / dvmyers</i>	wesley_ACH_MFCOA_PAYMENTS.txt ACH Transaction Import (ACHPAYMENTSIMPORT)	Failed File failed validation	Loaded Dec 29, 2012 11:11 AM EST Updated Dec 29, 2012 11:11 AM EST
Prev 1 2 3 ... 44 Next Go to page <input type="text" value="1"/> Showing 1 - 10 of 440 Items to display: <input type="text" value="10"/> 20 50			

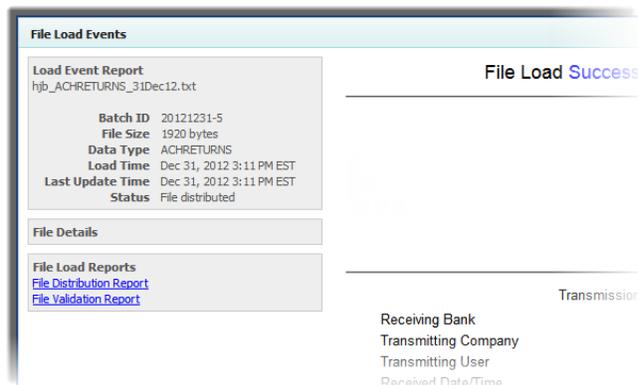
The first column has a **Batch ID** heading and displays, as the first item of information, the unique reference number that was applied to the file at the time it was uploaded. Directly beneath the batch ID is the company ID and user ID of the individual who loaded the file.

Next, is the **File** heading with the **file name** presented as a hyperlink directly under. Click this hyperlink to be displayed the complete contents of the file. From this location the user may also **Print** or **Download** the file. Presented under the file name are the **service type** and **data type** that was used to validate the file.

The information in the **Status** column displays first the **validation result** for the file atop the **status** for the actual file. There are a total of five statuses that may be displayed. If a file failed validation, the status will appear as **File Failed Validation**. If a file had exceptions but was not distributed, the status of **File Validated with Exceptions** displays. If a file was fully validated but was not distributed, the user will see a **File Validated** status. If a file was uploaded and successfully validated, but a user decided to retract the file, it is given a **Backed Out** status. Lastly, if a file was successfully validated and triggered an action, such as the creation and delivery of an alert or report, a hyperlink status of **File Distributed** displays. Select the hyperlink to view the *Distribution Report*.

Under the **Timestamp** column are two timestamps. The date and time the file was loaded is displayed as the **Loaded** timestamp, while the time that the file was last interacted with displays as the **Updated** timestamp. Updates include file validation completion, file distribution, file back out, file resend, etc. Often times, file loading and the following validation and distribution occur so quickly that the loaded and updated timestamps display the same time.

Lastly, the user is presented with a **Summary** button. Select this button to be shown a combination report that includes a file validation report, a **load event report**, **file details**, and a **file load reports** section that includes hyperlinks to allow the user to switch between the file validation and distribution report.



To the right of the summary button, the user will see a **More Options** button, represented as a downward facing triangle. Once selected, the user is presented with up to four options. The **View File** button has the same function as the file name hyperlink button; the user is able to view the contents of the file that was uploaded. The **Download File** option allows the user to download a copy of the file that was uploaded onto his/her PC. If a file was successful in its validation, the user will also be presented with a **Backout File** option. This allows a user to retract a file, and the data contained within, from the system. Files may be backed out at any time before they are processed. This option should be used with caution as all totals, transactions, reports, and etc. generated from the file will no longer be available. Once backed out, the transaction(s) will display a 'Canceled' status in *Payment Activity*. Lastly, the user may select **Reload File**. This allows a file to basically be re-uploaded, triggering all validations and distributions again. This option is most often useful if a failed validation occurred in error, that error has been resolved, and the file needs to be successfully uploaded.

File Load Validation Reports

All files that are loaded into the system undergo some form of validation. Although all files must pass virus scans, duplicate detection, format verification and other general authentications, many of the validations performed are data file type specific.

There are two types of validation that may be performed. A file may be able to pass **Partial Validation** if it contains a one or more non-crucial errors. The particular aspects that must pass are based on standards set by the financial institution. For instance, if an ACH file is imported and one of the transactions has a payment date that does not allow enough time to cover the processing time needed by the financial institution, that file may pass partial validation. All valid transactions are accepted into the system, while the invalid transactions are rejected. Files attain **Full Validation** if no errors are found. Full validation means that every component of the file that is examined has

been found acceptable. During implantation, the financial institution may decide what data types are allowed to undergo partial validation and which must attain full validation.

Immediately after a file has been validated, the user is presented with a Validation Report. At the very top of the report is the validation result. There are 3 possible validation results; Successful, Complete with Exceptions, Failed. A **Successful** status is given to a file that has fully passed validation. A **Complete with Exceptions** status is given when a file has passed partial validation. The data that has passed validation is accepted into the system while the data that failed is not. A **Failed** status is given to files that contain critical errors and cannot be accepted by the system.



Below the validation status is a summary of the file that was loaded. First, the user is presented with the **Report Date/Time** displays the date and time the file was uploaded. Next, the **Filename** of the file that was uploaded is listed. Below the name is a **Batch ID**. This is a unique reference number applied to all files at the time it is uploaded. The **File Size** field presents the byte size of the file that was uploaded.

Next is the **Critical Items** field which displays the number of errors found in the file and caused the file to be given a complete with exceptions or failed status. The number in **Informational Items** field represents a combination of the different validation steps the file underwent as well as the data that was able to be successfully pulled from the file. The **Warning Items** field is the number of non-critical errors or miscellaneous information that was found in a file. Because a warning is non-critical, such as noting that a transaction requires approval, its presence does not cause a file to complete with

exceptions or fail. The types of errors that cause a warning depend on the validation standards that have been set by the financial institution. For example, if the control totals calculated by the system do not match those specified in the file, a financial institution may elect to have this discrepancy be handled as a warning instead of a critical error.

Below the file summary, the user is presented with **Transmission Data**. This section displays details regarding the file upload. The **Receiving Bank** field displays the name of the financial institution that received the file after it was uploaded. Next, the company ID of the company that transmitted the file is presented in the **Transmitting Company** field. This is followed by the **Transmitting User**, which displays the user ID of the individual who uploaded the file. If the file was not loaded by an individual, but was loaded automatically from some sort of outside system, the transmitting company and transmitting user fields will be blank. The **Received Date/Time** displays the date and time the file was uploaded into the system. The **Data Validation and Processing Service ID** field displays the nature of validation the file underwent based on the data type. Next, the channel used to upload the file is detailed in the **Upload Method** field. Lastly the validation status of the file is reiterated in the **Status** field.

The last section of a validation report displays the steps of the validation. Should a file fail or complete with exceptions, refer to this section to determine the error. This field also provides details of the warnings raised by the system, debit amounts, credit amounts, number of items that require approval, transaction totals and more. Each validation entry has an item label of critical, informational, or warning. The sum of each individual label corresponds with the number presented beside Critical Item, Informational Item, or Warning Item in the file summary section.

Dec 31, 2012 12:27:25 PM EST	Information	Using file mapper: ACHCSV
Dec 31, 2012 12:27:25 PM EST	Information	Last updated: Dec 31, 2012 12:22:58 PM EST
Dec 31, 2012 12:27:25 PM EST	Information	Source file passed totals validation rules
Dec 31, 2012 12:27:25 PM EST	Information	File completed validation
Dec 31, 2012 12:27:25 PM EST	Critical	File failed due to the Effective Date [121231] contained within the Company/Batch Header (05). The Effective Date is not allowed to be the same as the Processing Date. { line 2 }
Dec 31, 2012 12:27:25 PM EST	Information	Batch "PPD", ExampleCo , Effective Date = 12/31/12, starting { line 2 }

Channel Audit

Channel Audit is a service that allows financial institution users to review activity related to those notifications, alerts, files, and reports generated by the system and distributed to various bank and corporate users. Distributions triggered by ACH Payments include import file validations, status change notifications, and reports generated by the

system. From this location users may view and download files, view audit information, determine the method of distribution, and resend files.

Search Distribution

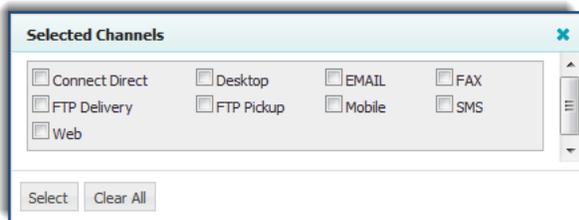
When the user initially lands on the page, details regarding the 10 most recent distributions are displayed in the Activity Table. Quickly locate information regarding a specific file by utilizing the filters located in the **Search Distribution** section.

The first filter the user may employ is the **Services** filter. By default, the activities of all services available to the financial institution user will display. Select the **All** hyperlink to be presented with the other option, **Selected**. Once chosen a list of services will populate, allowing the user to select one or more. This causes the activities of all unselected services to be excluded from the results.

The screenshot displays the 'Channel Audit : Channel Audit' interface. At the top, there is a 'Search Distributions' section with filters for 'Services' (set to 'All') and 'Channels' (set to 'All'). Below these are checkboxes for 'Show Only Exceptions' and a date range filter set from '11/13/2012 12:00 AM' to '11/13/2012 11:59 PM'. A 'Search Distributions' button is located below the filters. The main area shows a table of results with pagination controls (1-48, page 1, 1-10 of 479) and 'Items to display' options (10, 20, 50). The table contains four entries, each with a checkbox, a timestamp, a subject line 'Bank Delivery Success Notification', user information, and destination email. The last entry is highlighted in red and includes a warning: 'Principal [subbank1:bankadmin] Email Address is Black Listed.' Action buttons for 'View Item', 'Resend', and 'View Audit' are present for each row.

After making selections, those services are displayed in a field under the filter. Add more services to the list by selecting the **Add More** hyperlink. To delete a service that was selected, select the **red X** beside the service name.

Next, select the specific **Channels** for which they would like to see results. By default, the activities of all channels available to the financial institution user display. Select the **All** hyperlink to be presented with the other option, **Selected**. Once chosen a list of channels will populate, allowing the user to select one or more. This causes the activities of all unselected channels to be excluded from the results.



After making selections, those channels display in a field under the filter. Add more channels to the list by selecting the **Add More** hyperlink. To delete a channel that was selected, select the **red X** beside the channel name.

The user may also select to be displayed only exception items. This is most often useful when investigating an error. Exceptions include blacklisted destinations, missing acceptance of SMS banking terms and conditions, FTP validation or file delivery errors, connection issues, and more. Select the box beside **Show Only Exceptions** to be displayed only items that experienced an error.

The date range in which results should fall can also be selected. Initially, the current date is presented with the time range set to encapsulate the entire day. To change the range, click in the field to the immediate right of the **From** field. At this time a calendar appears where the desired beginning date may be selected. The next field allows the user to establish the beginning time. The time is formatted into three individual sections; hour, minute, AM/PM. Highlight the specific section to be changed and either type in the desired value, or utilize the toggle buttons to the left. The up and down triangle buttons incrementally increase or decrease the values of a field. The left and right triangle buttons allow the user to edit the previous or next section respectively. Once that has been completed, perform the same steps to select the **To** date and time.

To apply more detailed filters select **Advanced**, which expands to display more options. To view activity that only pertains to one company, type the **Company ID** in the field provided. Type the User ID of an individual in the field provided to see distributions to a specific user. Certain distributions, such as files and notifications, are delivered to a destination, such as an email address or phone number. To view distributions that were delivered to a specific **Destination**, type that into the field provided. Lastly, the user may

see an **Account** filter. This filter is utilized for other services and does not return any ACH Payment distributions; therefore this field should be left blank.

In the sentence under the filter options select and change the text to designate how the search results should be organized. To change how many results appear per page, click the **10** and select an option from the drop down menu that appears.

Once all filters have been established, select **Search Distributions**.

Activity Table

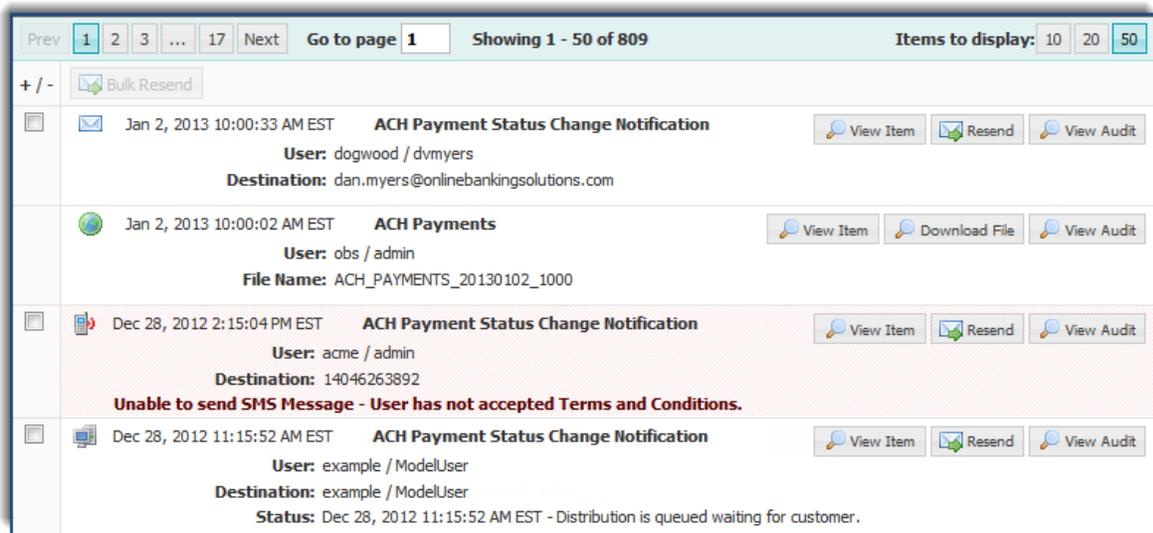
The **Activity Table** displays details about distributions. At the very top and bottom of the table, the user may organize the order of the table content. Display batches in groups of 10, 20, or 50 by selecting the corresponding **Items to Display** button. To skip to a specific page type the desired page number in the **Go to** section. To advance a page select **Next**, or visit the previous page by selecting **Prev**.

Below the navigation options, the user is presented with a **+/-** option and a **Bulk Resend** button. The **(+)** options works as a select all feature while the **(-)** option works as a clear all feature. Click the select all option, or select the check box beside individual distribution entries for the Bulk Resend button to become active. Once active, the user may click it to have all selected distributions triggered again.

When viewing distribution entries, the user first sees an icon representing what channel was utilized to send the item. If unfamiliar with the **channel icon** hover the mouse

pointer over it to be displayed the channel name. If the distribution was a notification of some sort, the user will see a **bell icon** located under the channel icon.

Beside the channel icon is the **timestamp** of the distribution. To the right of that is the **distribution type**. Next, depending on the type of distribution, the user will see three out of four possible buttons.



The first button will be a **View Item** button. If selected, the user is able to view a copy of the item that got distributed. This allows the financial institution user to see exactly what got delivered to the distribution receiver. Next, the user may see a Download File or a Resend button. If the distribution was a file, select **Download File** to download a copy of the file onto a PC. All other distributions present a **Resend** button. Once selected, the distribution is delivered to all destinations and receivers again. Lastly, the user sees a **View Audit** button. This allows the user to view an audit report of the distribution.

Below the distribution type, the financial institution user is also presented with recipient details. The details presented depend on both the channel used and the distribution type. Despite that, the first information the financial institution user sees is always the company and user ID of the individual who was the distribution recipient, or the **User** field.

As stated before, the field presented to the user depends on the channel and distribution, but the following provides a brief description of the fields the user may encounter. If a user sees a **Destination** field, it displays the delivery point of the distribution. Depending on the channel utilized, this may contain an email address, phone number, or the user's company and user ID. If the distribution was in regards to a

payment, the user may see a **Processing Center** field. This informs the user of which processing center the payment was delivered to. If the distribution was a file delivery, the user will see a **File Name** field containing the name of the file that was delivered. When a report is created from a template, the user and company ID of the individual who generated the report displays as the **Viewing User**. Below that, the financial institution user will see the **Template Name** that was utilized to create the report. Distributions sent through FTP or Desktop will display a **Status** field. This provides the financial institution with a timestamp and brief description of the file's last status change. If an error was encountered, a brief description of that **error** display in red as the very last recipient audit detail.