FedACH Risk® Management Services

Quick Reference Guide

Creating an RDFI Alert Service Criteria Set:
Basic Positive Pay Notification Service for Clients

An ITEM-level Criteria Set
Criteria sets created to provide clients/customers with a basic positive pay notification service

- Can give your institution’s cash/treasury management product managers the ability to
  - Offer clients/customers an ACH information service
  - Provide clients/customers with basic positive pay notifications
  - Help advance client/customer acceptance of ACH transactions through insight into and control over their ACH activity

- Enable you to send to contacts at your client/customer organization automatic email alerts carrying item by item information such as debit dollar amounts, sources and originators for your client's/customer's incoming debit transactions

- This quick reference guide will show you how to create a criteria set within the FedACH Risk RDFI Alert Service screens in the FedLine Web® access solution that is designed to automatically generate alerts when the criteria conditions are met
Please make NOTE of these universal TIPS for creating criteria:

- Always locate and click the SUBMIT button before moving away from an entry screen in order to ensure your work is saved.

- File-level criteria sets use “OR” logic to allow a combination of criteria fields such as file debit value of $X OR credit value of $X.

- Both Batch and Item-level criteria sets use “AND” logic: conditions set in ALL criteria fields need to be met before an alert is sent. For example, a problem would be created by setting both a debit value AND a credit value for an item.

- SEC code definitions apply; for example, a TEL cannot be a credit transaction. Use care not to inadvertently create an impossible combination.

- Be sure to scroll down through entire entry screen.
RDFI Alert Criteria Set:
Basic Positive Pay Notification Service for Clients
Overview of criteria creation steps

- Criteria Level:
  - ITEM

- Assign email addresses for designated audience: corporate client’s treasury and/or accounting staff and/or shared mailbox email addresses (may also send additional alert emails to designated internal staff if desired)

- Give criteria set a meaningful name, e.g. “ABC Company Positive Pay”

- Define client account number(s)

- Criteria field(s):
  - “Debit Dollar Value equal to or greater than” a small amount, meaning the service would find matches for and include in alerts the majority of the client’s/customer’s items

- Assign email addresses to receive alerts for this criteria set

- Click SUBMIT

- Email Alert: If criteria conditions are met, designated client contacts receive email alerts the morning following the FedACH Services processing day
RDFI Alert Criteria Set:
Basic Positive Pay Notification Service for Clients

Email Heading Information: **One-time setup** of RDFI Information

**NOTE:** If this task has already been completed, skip to the Item Alert Customer Maintenance section beginning on slide 8

- Item-level alert emails sent to clients carry heading information about your institution.
- The **first time** you set up an item-level criteria set, you will first need to use the Batch Alert RDFI Maintenance screens to enter this heading information about your institution.
- Select the Batch Alert RDFI Maintenance tab from the RDFI Alert menu.
- Select the appropriate RDFI ABA from the drop list.
  - RDFIs acting as their own service participation point (SPP) will only see their ABA.
  - SPPs will see a list of all the ABAs for which they are performing maintenance.
- “Next” will take you to the entry tab. You will want to select the “Email Heading Information” tab.
RDFI Alert Criteria Set:
Basic Positive Pay Notification Service for Clients
Email Heading Information: **One-time setup** of RDFI Information

**Service Overview of the three entry tabs**

**On Email Heading tab**, enter / modify existing RDFI information to display in item-level alert email headings.

Enter the financial institution’s name and contact information for the chosen RTN to be used on email notifications generated for any item-level alerts when and if item-level criteria are established. This heading information needs be entered only once, ideally the first time you begin using the service.

**On Email Contact tab**, enter / modify an email address book for contacts at the RDFI who will receive alert notices.

Enter RDFI internal staff or shared mailbox email addresses to receive alert notification emails; build “address book” of possibilities and assign contacts per criteria set.

**On Criteria tab**, enter / modify batch level scan criteria for an RDFI

Mix and match fields to create sets of unique monitoring criteria; each set gets a unique numeric identifier. Also assign email contacts to receive alerts for the particular criteria set.
RDFI Alert Criteria Set:
Basic Positive Pay Notification Service for Clients
Email Heading Information: One-time setup of RDFI Information

- The information entered on the Batch Alert RDFI Maintenance Email Heading Information tab appears on all item-level alert emails, both on those sent out to your customers/clients (receivers) as well as on those sent to internal RDFI staff.
- Use the “contact information” field to direct customer inquiries to call centers or website URLs.

Where the RDFI's information shows on an item-level alert email

Sample of item detail shown on following page
**RDFI Alert Criteria Set:**
**Basic Positive Pay Notification Service for Clients**

**Email Heading Information:** *One-time setup* of RDFI Information

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**Example of transaction detail provided, e.g. for an “All ACH Items” criteria**

<table>
<thead>
<tr>
<th>Transaction Type</th>
<th>Amount</th>
<th>Transaction Date</th>
<th>Originator Name</th>
<th>Transaction Description</th>
<th>SEC Code</th>
<th>Trace Number</th>
</tr>
</thead>
<tbody>
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<td>$1,560.00</td>
<td>04/21/2011</td>
<td>MERCHANT ACCOUNT</td>
<td>SETTLEMENT</td>
<td>CCD</td>
<td>8888828899999999</td>
</tr>
<tr>
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<td>$70.00</td>
<td>04/21/2011</td>
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<td>BKCD STLMT</td>
<td>CCD</td>
<td>8888888799999999</td>
</tr>
<tr>
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<td>$150.00</td>
<td>04/21/2011</td>
<td>DEBIT CARD</td>
<td>BKCD STLMT</td>
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</tr>
<tr>
<td>Credit</td>
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<td>04/21/2011</td>
<td>DEBIT CARD</td>
<td>BKCD STLMT</td>
<td>CCD</td>
<td>8889888899999999</td>
</tr>
<tr>
<td>Credit</td>
<td>$200.00</td>
<td>04/21/2011</td>
<td>DEBIT CARD</td>
<td>BKCD STLMT</td>
<td>CCD</td>
<td>8888888599999999</td>
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<tr>
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<td>04/21/2011</td>
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<td>BKCD STLMT</td>
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</tr>
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<td>CASH CON</td>
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<td>CCD</td>
<td>8888288999999999</td>
</tr>
<tr>
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</tr>
<tr>
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<td>CASH CON</td>
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</tr>
<tr>
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<td>WIDGET PARTS</td>
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<td>8888889499999999</td>
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<td>WIDGET PARTS</td>
<td>INV 2170</td>
<td>CCD</td>
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</tr>
</tbody>
</table>
To begin establishing customer item-level criteria, select “Item Alert Customer* Maintenance”

* NOTE: While item alert customer maintenance is most typically used to establish item-level criteria using customer account number(s) level to send alerts out to account holders, as for this basic positive pay notification service, item-level criteria can also be established to send alerts to internal RDFI staff informing them of activity that occurs at the item/customer account number level, e.g. as for a closed account transaction tracker, which is built at the item, account number level but intended for internal use by the financial institution.

Within this section, menu items will give the RDFI the ability to do the following for item-level scans:

- enter / modify existing customer / account number information
- enter / modify email addresses for an RDFI’s customers/receivers or internal staff who will receive item-level alert notices
- enter / modify item level scan criteria for an RDFI’s customer / receiver or for RDFI internal staff alerts on activity at a customer / account number level
RDFI Alert Criteria Set:
Basic Positive Pay Notification Service for Clients
Creating Customer, Item-level Criteria

Upon selecting the “Item Alert Customer Maintenance” menu, you will see your RDFI ABA. If you operate the service for more than one ABA, select the one you want from the drop down menu.

Click “View List,” which will show you any customers already established for this ABA and allow you to “Add” a new customer.

Select “Add New Customer,” which will bring you to the three customer, item-level entry tabs shown on the following slide.
RDFI Alert Criteria Set:  
Basic Positive Pay Notification Service for Clients  
Customer Information

Enter the customer name and then the customer account number.

“Add” the customer account number to the customer’s list of “Defined Receiver Account Numbers.”

If there are additional customer account numbers you want to associate with this customer, continue to enter and add them to the list.

Once finished, move on to “Email Contact Information” tab.
You will use this entry tab to build an address book of contacts for this client.

Enter the name of a contact to receive alert emails for this client. You can also send these alerts to your institution’s own internal staff if so desired. Group emails can be used.

Enter that contact’s email address.

Click Add contact.

Continue to build the email address book for this customer. You will pick and choose which addresses to assign to this criteria set in a later step.

Click submit.
RDFI Alert Criteria Set:
Basic Positive Pay Notification Service for Clients
Criteria Information

- All established criteria sets for a given “Customer Name” appear on this criteria information tab
  - Add new or additional Criteria Sets for this customer by clicking “Add New”
  - Edit or delete established Criteria Sets by clicking Edit or Delete
    - New/edited Criteria Sets are effective the next business day
- Scanning for item-level (account number/customer level) alerts starts once FedACH Services end-of-day processing has concluded
- To start entering positive pay notification criteria for this customer, click “Add New”
RDFI Alert Criteria Set:
Basic Positive Pay Notification Service for Clients
Criteria Information

- Give criteria set a meaningful name

- Select “Debit Dollar” drop down of “equal to or greater than”

- Enter a debit dollar value that would trigger scanning and reporting for most items. For example, a small value of $0.01 would report on nearly all items. Enter a value of your choice.

- Scroll down to see the contact/email section in the bottom half of the entry screen
From the address book of available email contacts you created earlier for this customer, add those you want to receive alerts when this set of criteria is met to the “Selected Contacts” list.

Each alert criteria set must have at least one email contact noted in the Selected Contacts section and can have a maximum of 10 email contacts.

Add or Remove email contacts by clicking “Add” and “Remove”.

**IMPORTANT NOTE:** “Continue” returns you to the Item Alert Customer Maintenance page where you MUST click SUBMIT to save your entries.
RDFI Alert Criteria Set:
Basic Positive Pay Notification Service for Clients
Saving Criteria

To save your entries, click “Submit” on the page entitled “Item Alert Customer Maintenance - Main.”
FedACH Risk RDFI Alert Service

For Help


• Contact the FedACH® Services Central Operations Support (COS) Site via information on FRBservices.org/Contact Us/FedACH Services/FedACH Central Operations Support Site at [http://www.frbservices.org/contactus/fedach_operations.html](http://www.frbservices.org/contactus/fedach_operations.html)

• Find contact information, such as your institution’s account executive and FedACH sales specialist, on FRBservices.org/Contact Us/My FedDirectory® Service at [http://www.frbservices.org/contacts/index.jsp](http://www.frbservices.org/contacts/index.jsp)

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