



# **ACH Direct**

## **User Guide**

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This document is designed to provide general information only and is not legal advice. If legal advice or other expert assistance is required, the services of a competent professional should be sought. KeyBank (Key) does not make any warranties regarding the results obtained from the use of this information.

Your Payments Advisor has requested that one or more of the following ACH Direct modules be activated for you. Please review this introduction to ACH Direct and refer to the individual module guides for information on the service(s) you will be using. If you are interested in additional modules, please reach out to your Payment Advisor directly.

## 1. Introduction to ACH Direct

### 1.1 Overview of ACH Direct

ACH Direct is comprised of five main functional modules allowing real-time interaction with KeyBank's ACH system. The modules include:

1. **Corporate Administrator** – The Corporate Administrator has the ability to view and manage users' notifications/alerts on ACH Direct for their organization. This role offers report access to an audit log outlining what users performed what actions in ACH Direct. The Corporate Administrator cannot add new users or remove users from this portal, only view. Requests for users to be added or removed from ACH Direct must be requested through your Payment Advisor.
2. **Online Control Totals** – ACH Originators may manage file control totals online, allowing the capability to add, view, modify or delete totals for originated files. Control Totals on ACH Direct also display the status of the file indicated by 'matched' or 'unmatched' to the ACH File transmitted. In addition, email notifications provide ACH Originators updates during file arrival and collection.
3. **ACH Debit/Credit Block through Electronic Payment Authorization (EPA)** – Protect your account against electronic debit fraud by using our EPA service. EPA allows you to exercise more control over which entries are allowed to post to your accounts by limiting the transactions to only those that have been authorized. Choose to block all debit and/or credit activity or establish and maintain authorization records to allow certain trading partners to debit and/or credit your account. Dual verification is available to ensure both parties are in full agreement with the disposition of an item before it can be approved and released from the dual verification queue.
4. **File/Transaction Inquiry** – Through the Warehouse feature, you may view the detail of your ACH Origination files or query details of your received ACH transactions. File/Transaction Inquiry provides up to 60 days of historical ACH items received on a specified account or originated from a specified account.
5. **File/Transaction Inquiry with Deletes and Reversals** – Through the Warehouse feature, any item originated by your organization can be requested to be reversed or deleted. Delete requests can only be submitted if the original item has not been released into the network. Reversals are permitted within 5 banking days of the original effective date.

## ACH Direct Email Notifications

One of the best features of ACH Direct is the ability to enable notifications related to Control Totals, EPA/ACH Debit/Credit Block, file management and delete/reversal requests. You may elect to receive event-based email notifications; each notification type is assigned a number making it easy for you to identify the type of notification and any action required.

All available email notifications will be enabled at time of set-up as a default.

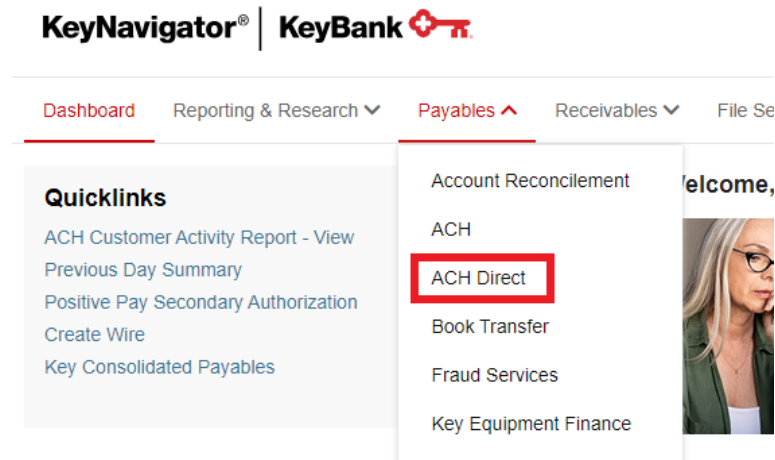
## Timing of Notifications and System Availability

ACH Direct Availability Schedule	
ACH Direct is available 24 hours a day / 7 days a week and only temporarily unavailable during system maintenance.	

ACH Direct Notification Timing		
	Notification Timing	Deadlines
Control Totals	Notifications are sent daily upon arrival and collection of files.	Control Totals must be entered immediately before file transmission to avoid processing delays.
File Collection	Notifications are sent upon originated file arrival and/or collection.	Not applicable, informational emails only.
Electronic Payment Authorization	Notifications are sent daily when an event occurs. Key collects and distributes ACH transactions throughout the day.	Decisioning of debit and/or credit items must be completed before <b>7:00 p.m. ET</b> on the indicated return date.
Deletes/Reversal	Notifications are sent upon successful completion of request. If unsuccessful, notification will indicate failure within 5 minutes of request.	Reversals are only available within 5 banking days from the effective date of the original transaction. Delete requests must be completed prior to the file distributing.

## 1.2 Getting Started on ACH Direct

Your KeyNavigator® sign-on provides your access to ACH Direct from the Payables tab as outlined below. Select Payables, then click on ACH Direct.



## Implementation Expectations

Existing KeyNavigator Clients		New Clients	
What you should expect	What you should do	What you should expect	What you should do
Your KeyNavigator access will provide your ACH Direct access through Single Sign-On for the module(s) your organization has requested for you as an individual user once services are enabled.	In the event you have signed up for EPA/ACH debit/credit block via ACH Direct, you may receive emails related to items requiring action. This is normal and to be expected.  Please refer to online help or this user guide to decision items timely if action is required. If no action is taken with EPA reject notifications, the item will automatically be returned.	You will receive your KeyNavigator log-in information.  ACH Operations will contact your company to set up training and provide a personal walk-through of the ACH Direct system if enrolled in EPA/ACH Debit and/or Credit Block.  If enrolled in other modules, services will be enabled and ready for use.	Respond to email promptly and schedule date for training on EPA or select date for EPA to be enabled.  <b>**Failure to reply to email will delay debit block protection from being enabled.</b>  Refer to online help or this user guide to assist with ACH Direct Navigation.  Request personalized training through your Payment Advisor if needed.

## Signing on to ACH Direct via KeyNavigator for the First Time

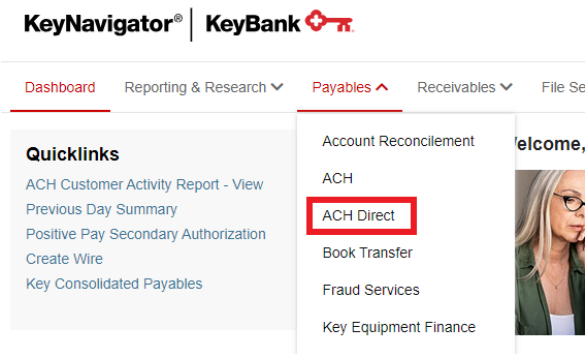
Once you have received your KeyNavigator log-in information and services have been enabled, it is recommended you complete the following steps the first time you log into ACH Direct via KeyNavigator.



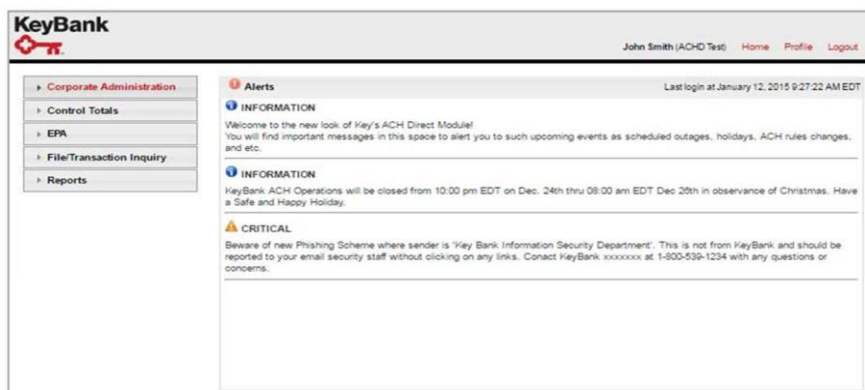
**Note:** For new users to EPA/ACH Debit/Credit Protection, services will not be turned on until you respond to ACH Operations with a start date. Once ACH Direct is enabled, you will automatically be able to enter ACH Direct from the Payables tab.

## Entering ACH Direct

1. From the Corporate tab of [www.key.com](http://www.key.com), log into **KeyNavigator**.
2. Choose the **Payables** section of KeyNavigator and select **ACH Direct**.



3. The ACH Direct main menu will display. From the **ACH Direct** main menu please be aware of the Alerts and Information box which will provide you with important information on upcoming events, scheduled outages, holidays, and ACH processing details. Choose your desired action from the available menu.



### Tips for ACH Direct



ACH Direct is optimized for Internet Explorer (IE) 11. IE10 and previous versions will be blocked from use. Additionally, Firefox 35 and Chrome 40 are allowed. Depending on browser type and version, scrolling on Warehouse Detail Inquiry screens is normal.



Do not use the BACK button on your browser; instead, navigate using the links contained within the ACH Direct pages.



To reduce the potential for missing a required action, users should log into ACH Direct on a daily basis to ensure all needed actions are performed.

## 2.0 Overview of ACH Direct Corporate Administration

An ACH Direct Corporate Administrator role can be designated to facilitate limited self service capabilities which previously required you to contact Key.

This capability allows you, as the Corporate Administrator, to make immediate profile changes to your users to ensure up-to-date access is maintained in ACH Direct for the security of your organization.

The Corporate Administrator role also provides access to a user audit log. The audit log will provide the administrator details by user and all activity they performed.

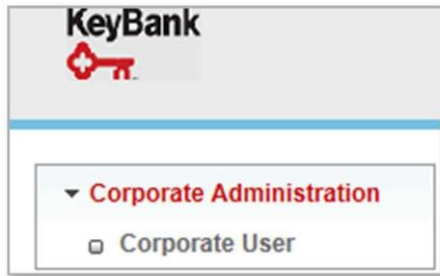
You can have more than one administrator role assigned. Key recommends that you have at least two Corporate Administrators assigned to ensure uninterrupted coverage when changes are needed. Additionally, the Corporate Administrator role can be established with dual control, whereby the changes to user profiles require a second administrator approval.

Key will continue to provide this service as needed and changes to users can be requested through your Payments Advisor.

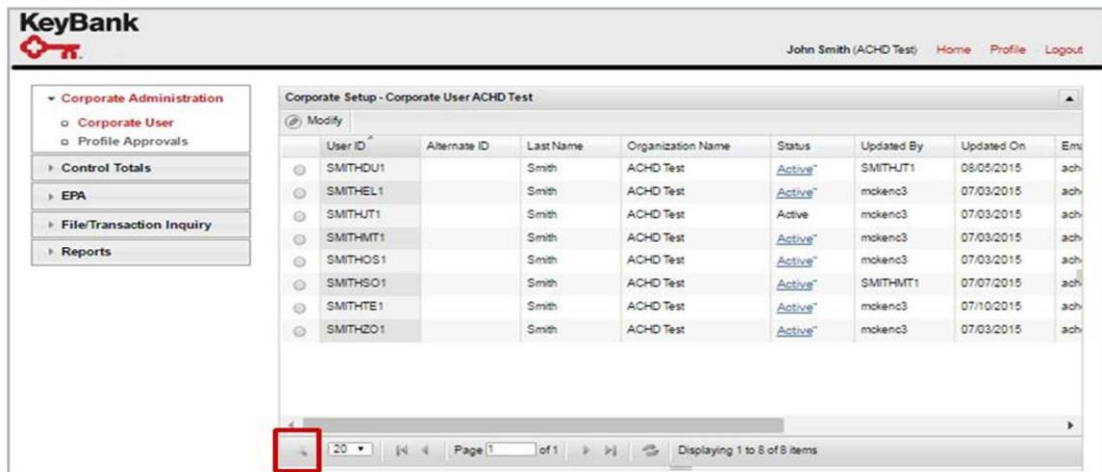


## 2.1 Viewing and Modifying All Corporate Users

1. From the ACH Direct Main Menu, click **Corporate Administration** followed by **Corporate User**.



2. This will provide you a listing of all users within your organization. Users not listed, or users who are listed and need to be removed, will require your company contact to make the official request through your Payments Advisor.
3. Once users are displayed, locate the user to be modified. This can easily be done by using the **magnifying search function** located on the bottom of the user listings.



4. To view a user, select the radio button to the left and hit **Modify** on the top toolbar.



5. This will open the **User Information** box, displaying data related to that particular user. Some data cannot be edited and will appear ghosted in that field. Any changes to these fields will need to be arranged through your Payments Advisor. Other fields can be edited. Changes will be made immediately.

User Information

☒ Web Access

Organization Name \*

ACHD Test

First Name

Duke

Middle Initial

Last Name \*

Smith

User ID \*

SMITHDU1

Alternate ID

Title

User Password

Confirm Password

Email Address \*

achedi@keybank.com

Address

City

State

Zip Code

Contact Phone Number

5184362550

Fax Number

Reset Invalid Password Counter

☐

6. Once you have modified the fields, select **Save** to ensure user's information is updated.

 Save  Reset  Cancel

## 2.2 Assigning Groups

As a Corporate Administrator, you can **View** what groups a user is assigned to and request roles to be added or removed as needed through your Payments Advisor.

On the User Profile, click on **Assign Groups**. This will display the access currently in place for the selected user.



▼ **Assign Groups**

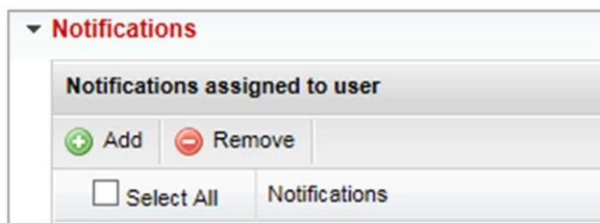
Group assigned to user

	Group Name	Group Type
<input type="checkbox"/>	EPA	Non-Administrator
<input type="checkbox"/>	Warehouse Payroll	Non-Administrator
<input type="checkbox"/>	Control Totals	Non-Administrator

## 2.3 Notifications

ACH Direct offers a variety of email notifications to users. As a Corporate Administrator, you can add or remove email notifications per user.

1. On the User Profile, click the **Notifications** and select **Add** or **Remove**.



▼ **Notifications**

Notifications assigned to user

☐ Select All

Notifications

2. This will display a selection of notifications that can be added or removed as appropriate for that user. Once your selection has been made, select **Save** to update notifications for the selected user.



Select Notifications

Notifications
<input type="checkbox"/> (C611) Control Total Add request declined
<input type="checkbox"/> (C612) Control Total Deletion request declined
<input type="checkbox"/> (C613) Control Total Modify request declined
<input type="checkbox"/> (C631) Control Totals Matched Processed File Totals
<input type="checkbox"/> (C632) Control Totals Do Not Match Processed File Totals
<input checked="" type="checkbox"/> (E100) Transaction matched to an authorization during collection
<input type="checkbox"/> (E101) Transaction rejected during collection - no authorization
<input type="checkbox"/> (E102) Transaction rejected during collection - non-qualifying authorization

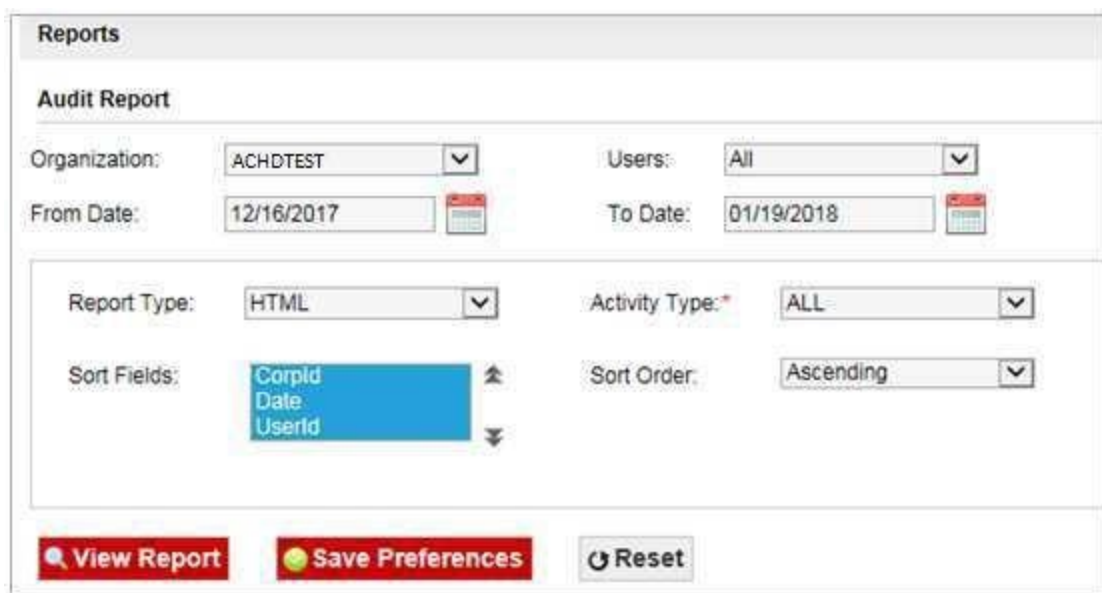
## 2.4 Reports

As a Corporate Administrator, ACH Direct brings you the ability to view audit activity for all users assigned to your organization.

1. In the top, left section of the home page in ACH Direct, select the **Reports** dropdown and click on **Audit Activity**.



2. The screen will appear for you to select a specific user or all users. Enter the date or range of dates you are interested in viewing.
3. Select the report type, sort fields and sort order. Once all selections have been made, select **View Report**.



- This will display an audit report of the user's activity for the date range selected.

Corporate Audit Report					July 27, 2015
Corporate	ACHD Test	User ID: SMITHJT1			
Command	Date	Time	Segment	Record Data	
Login	06/30/2015	11:21:52	User Login	Valid Request	
Browse	06/30/2015	11:24:21	Warehouse Originator Search		
Browse	06/30/2015	11:24:30	EPA		
Login	06/30/2015	11:24:36	User Logout	User successfully logged out	
Totals	Browse: 2	Inquiry: 0	Added: 0	Changed: 0	Deleted: 0

Corporate	ACHD Test	User ID: SMITHMT1			
Command	Date	Time	Segment	Record Data	
Login	06/30/2015	11:24:56	User Login	Valid Request	
Browse	06/30/2015	11:25:03	EPA		
Login	06/30/2015	11:25:42	User Logout	User successfully logged out	
Totals	Browse: 1	Inquiry: 0	Added: 0	Changed: 0	Deleted: 0

### 3. ACH Direct Control Totals

#### 3.1 File Collection Alerts

For ACH Originators, you can elect to receive real time email alerts regarding your ACH Origination files. Events such as Key's receipt and processing of an ACH Origination file will trigger emails to those designated.



***NOTE:*** You can also inquire on the status of your file through the *File/Transaction Inquiry* module within ACH Direct. Please see *Section 5: File and Transaction Inquiry* for instructions on how to view this information. If you are unsure of whether you have access to the *File/Transaction Inquiry* module, please contact your *Payments Advisor*.

#### 3.2 Control Totals

If you are an ACH Originator and send files via Direct Transmission or KeyNavigator File Transfer, you may use ACH Direct to enter your control totals online.

***\*\*Important Note for Originators\*\****

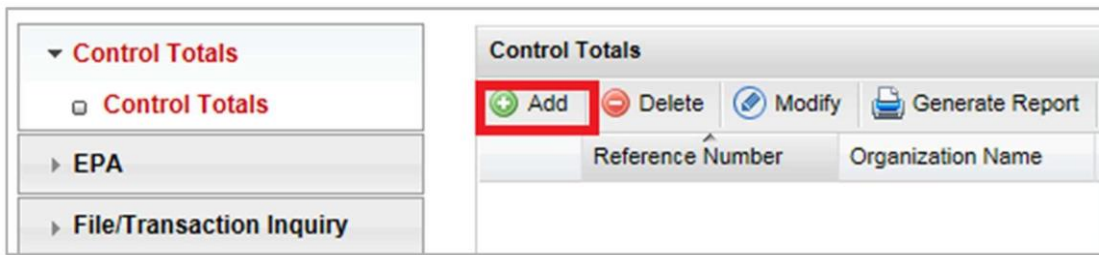
To ensure smooth processing, log into ACH Direct and input file totals for each ACH Origination file being sent, then send the corresponding file(s) to Key via Direct Transmission or KeyNavigator File Transfer.

#### 3.3 Entering Control Totals

1. From the ACH Direct **Main Menu**, click **Control Totals** under the Control Totals section.

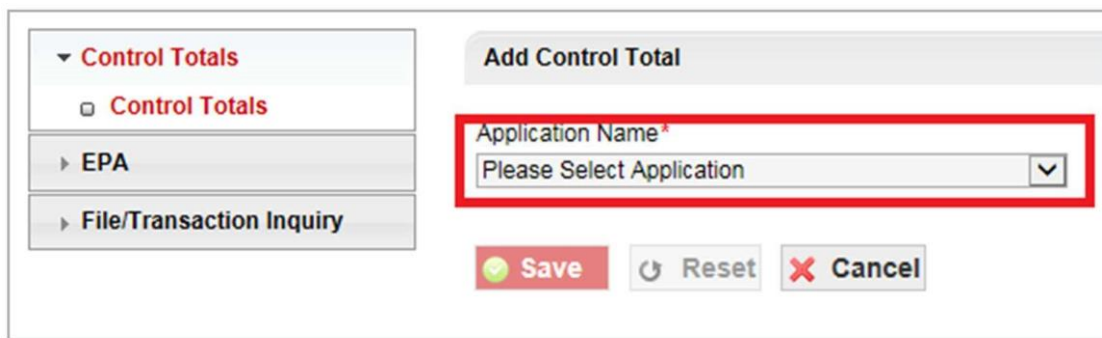


- From the Control Totals menu, click **Add**.



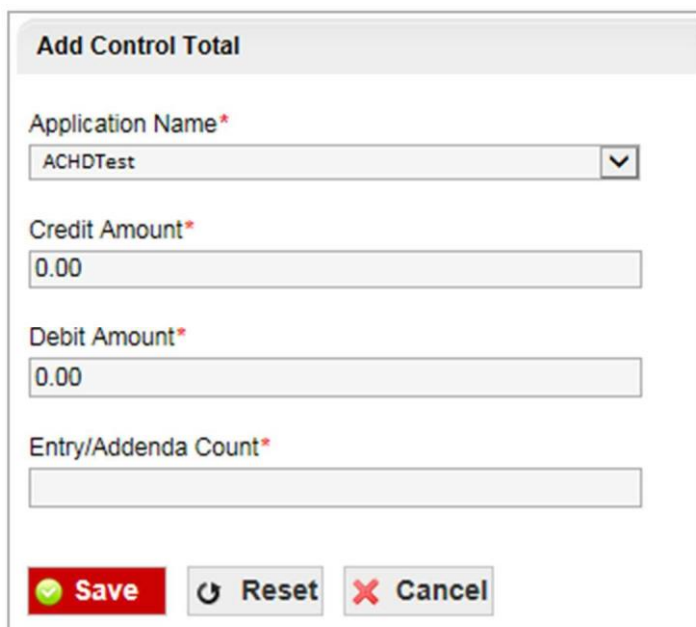
The screenshot shows a sidebar menu on the left with 'Control Totals' expanded, showing 'Control Totals', 'EPA', and 'File/Transaction Inquiry'. The main panel is titled 'Control Totals' and contains buttons for 'Add', 'Delete', 'Modify', and 'Generate Report'. The 'Add' button, which has a green plus icon, is highlighted with a red rectangle. Below the buttons are fields for 'Reference Number' and 'Organization Name'.

- Choose the appropriate **Application Name** from the drop-down list.




The screenshot shows the 'Add Control Total' form. On the left is the same sidebar menu. The main panel has a title bar 'Add Control Total'. Below it, the 'Application Name\*' dropdown menu is highlighted with a red rectangle. The dropdown shows 'Please Select Application' with a downward arrow. At the bottom are 'Save' (green plus), 'Reset' (circular arrow), and 'Cancel' (red X) buttons.


- You are required to complete the following fields. Once all fields are completed click the **Save** button.



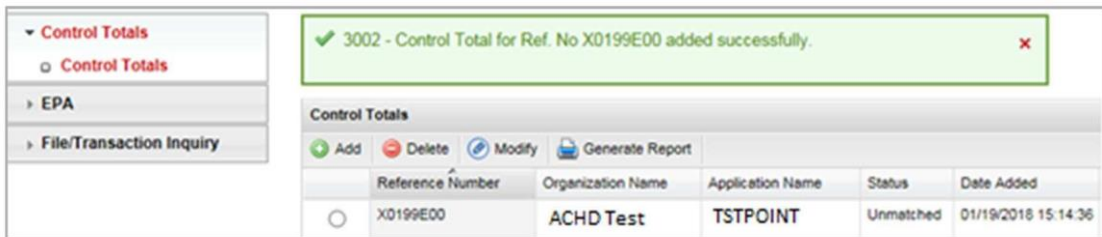
The screenshot shows the 'Add Control Total' form with all required fields filled. The 'Application Name\*' dropdown is set to 'ACHDTest'. The 'Credit Amount\*' and 'Debit Amount\*' text boxes both contain '0.00'. The 'Entry/Addenda Count\*' text box is empty. At the bottom are 'Save' (green plus), 'Reset' (circular arrow), and 'Cancel' (red X) buttons.

- a. Credit Amount – Credit amount of file being submitted (include decimal point).
  - i. Enter amounts using a decimal point. For example, if \$2,500.00 is the desired amount, enter “2500.00” in the field.
- b. Debit Amount – Debit amount of file being submitted (including decimal point).
  - i. Enter amounts using a decimal point. For example, if \$2,500.00 is the desired amount, enter “2500.00” in the field.
- c. Entry/Addenda Count – Number of detail records or number of detail and addenda records on the file being submitted.

 **NOTE:** The Entry/Addenda Count can be located within your Nacha formatted file that you send to Key. It is located in positions 14-21 of the File Control (9) Record in your ACH file.

 **NOTE:** It is recommended that you add Control Totals prior to sending your ACH Origination file.

5. After the **Control Total Add** request is processed, the **Control Total Add Confirmation** will confirm the successful add and provide a Control Total Reference Number.



3002 - Control Total for Ref. No XD199E00 added successfully.

Control Totals					
	Reference Number	Organization Name	Application Name	Status	Date Added
<input type="radio"/>	XD199E00	ACHD Test	TSTPOINT	Unmatched	01/19/2018 15:14:36

## 3.4 Control Total Modification

1. From the ACH Direct **Main Menu**, click **Control Totals**.



Control Totals

Control Totals

EPA

File/Transaction Inquiry



- In order to modify an ACH Direct control total, select the **radio button** next to the total which requires changing and then click **Modify**.

Control Totals					
	Add	Delete	Modify	Generate Report	
	Reference Number	Organization Name	Application Name	Status	Date Added
<input checked="" type="radio"/>	X0199E00	DYNAMIC3	DYNAMIC-	Unmatched	01/19/2018 15:14:36



**NOTE:** The **Status** column displays the status of your ACH file submitted to Key. When the status of the file reads **Matched**, your ACH origination file has been processed successfully. If the status **Unmatched** is displayed, your file has been processed, but with an exception status.

- Make required changes to the Control Total and then click **Save**.

Control Totals

Control Totals

EPA

File/Transaction Inquiry

### Modify Control Total

Application Name

DYNAMIC-

Credit Amount\*

0.03

Debit Amount\*

0.00

Entry/Addenda Count\*

00000001

Save

Reset

Cancel

- Once completed, confirmation of the modification will be provided.

Control Totals

Control Totals

EPA

File/Transaction Inquiry

3003 - Control Total for Ref. No X0199E00 modified successfully.

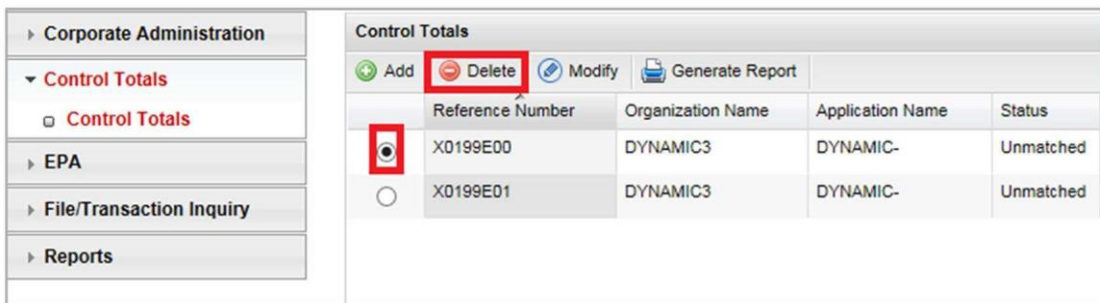
Control Totals					
	Add	Delete	Modify	Generate Report	
	Reference Number	Organization Name	Application Name	Status	Date Added
<input checked="" type="radio"/>	X0199E00	DYNAMIC3	DYNAMIC-	Unmatched	01/19/2018 15:14:36

## 3.5 Control Total Deletion

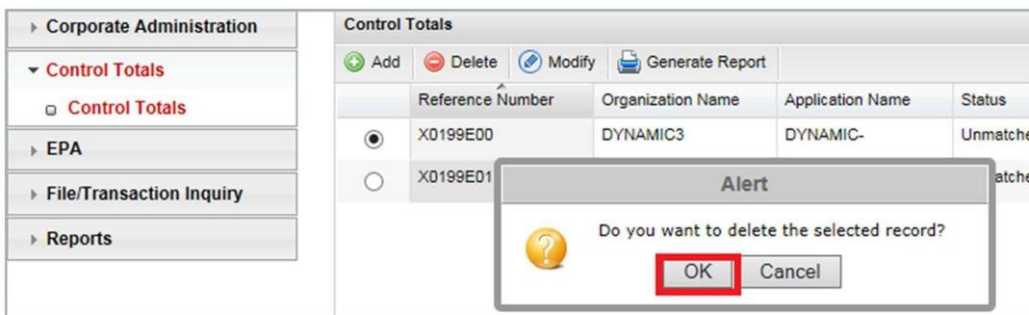
1. From the ACH Direct **Main Menu**, click **Control Totals** under the Control Totals section.



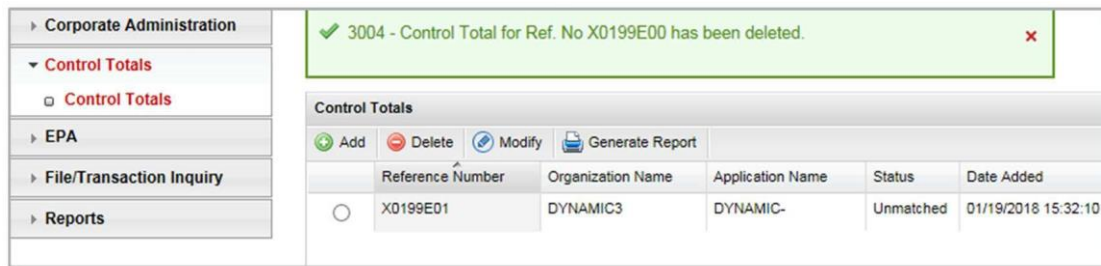
2. In order to delete an ACH Direct Control Total, click the **radio button** next to the total which requires deleting. Click **Delete**.



3. Click **OK** to confirm the deletion.



- Once completed, confirmation of the deletion will be provided.



Corporate Administration

- Control Totals
  - Control Totals
- EPA
- File/Transaction Inquiry
- Reports

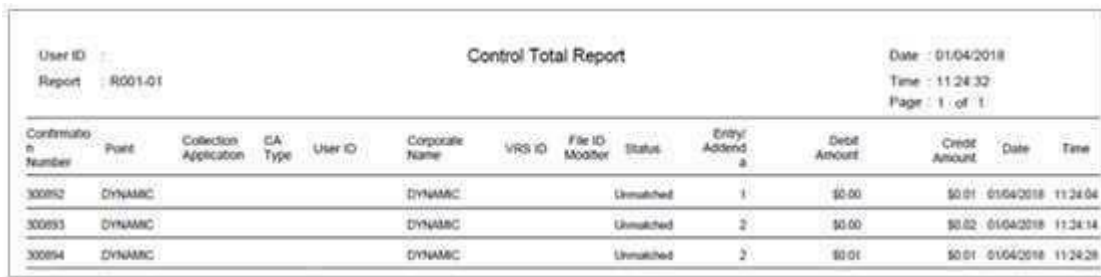
3004 - Control Total for Ref. No X0199E00 has been deleted.

Control Totals

Add Delete Modify Generate Report

	Reference Number	Organization Name	Application Name	Status	Date Added
<input type="radio"/>	X0199E01	DYNAMIC3	DYNAMIC-	Unmatched	01/19/2018 15:32:10

A listing of all control totals can be generated using the Generate Report tab. Control totals remain visible for up to three days after file has processed.



User ID: Report: R001-01

Control Total Report

Date: 01/04/2018  
Time: 11:24:32  
Page: 1 of 1

Contributor Number	Point	Collection Application	CA Type	User ID	Corporate Name	VRS ID	File ID-Master	Status	Entry/ Addenda	Debit Amount	Credit Amount	Date	Time
300852	DYNAMIC				DYNAMIC			Unmatched	1	\$0.00	\$0.01	01/04/2018	11:24:04
300853	DYNAMIC				DYNAMIC			Unmatched	2	\$0.00	\$0.02	01/04/2018	11:24:14
300854	DYNAMIC				DYNAMIC			Unmatched	2	\$0.01	\$0.01	01/04/2018	11:24:28

## 4. Electronic Payment Authorization (EPA)

### 4.1 Overview of EPA

Electronic Payment Authorization (EPA), provided via ACH Direct, is comprised of two primary components:

- Event-based email notifications are sent to each designated individual for the account(s) which they are set up for. Some examples of email events are receipt of an authorized transaction, receipt of a transaction without authorization, and actions taken on rejected transactions.
- ACH Direct (accessible through KeyNavigator) enables authorized individuals to decision pending transactions, search and manage existing authorization records, and create new authorization records.

By default, you will be set up so that ACH debits attempting to post to your account are returned. If there are trading partners who are authorized to debit your account, you may create an authorization online through ACH Direct. This will allow their debits to successfully post to your account without intervention.

Dual Verification for EPA Authorizations and Reject Decisioning is available as an added control to EPA decisioning. It is recommended you have at least four (4) users with access to leverage the use of dual verification to ensure items can be approved in a timely fashion.

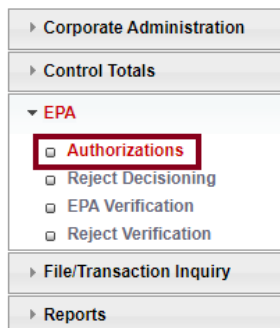
## 4.2 ACH Direct Email Notifications

Once the EPA service is activated, users will receive event triggered email notifications. Each notification type is assigned a number, making it easy for you to identify the type of notification and any action that may be required. Email notifications can be suppressed per user as desired.

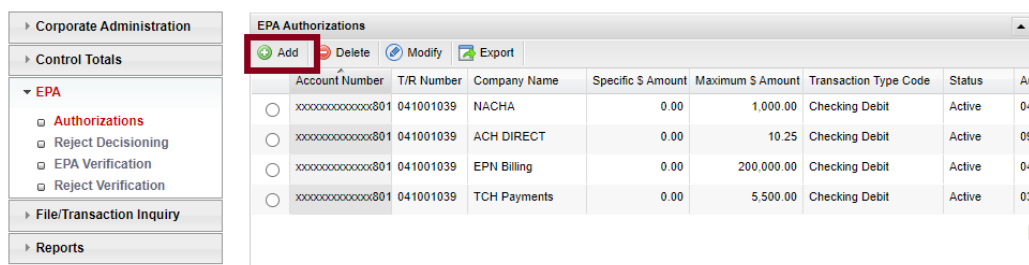
## 4.3 Adding an Authorization

Authorizations are pre-approved debits from vendors or trade partners your organization has authorized to debit. Establishing authorizations in advance will prevent items from needing decisioning. Authorizations also prevent items authorized from being erroneously returned in the event users failed to take action in a timely fashion.

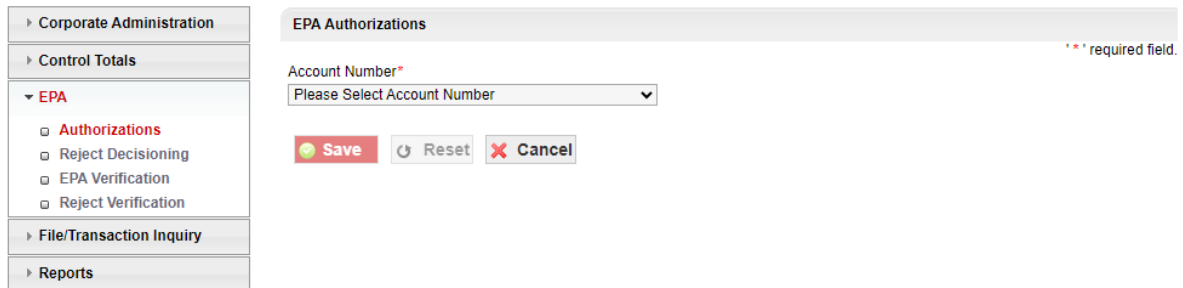
1. From the ACH Direct Main Menu, click **EPA**, and then click **Authorizations**.



2. Click **Add**.



3. Select the account number for which you will create an authorization.



4. Enter the required data as described below, then click **Save**.

- a. Authorization Date Range

- i. Start Date – The date the authorization will become active.
- ii. End Date – The date the authorization record will expire or will be considered inactive.
- iii. No End Date – If the authorization does not have an end date, check the box that states, 'No Authorization End Date Specified.'

- b. Maximum Amount – The maximum amount of the transaction(s) that can be authorized using this authorization record.

- c. Specific Amount – The specific amount of the transaction(s) that can be authorized using this authorization record.

- d. Transaction Type – Checking Debit.

- e. How many transactions should be accepted with this Authorization?

- i. Single Use – To authorize only a single transaction, this value should be set to 001.
- ii. Specific Number of Transactions – Enter the specific number of transactions that should be authorized. For example, if the user wants to authorize 10 transactions, this value should be set to 010.
- iii. Unlimited – To indicate that an unlimited number of transactions should be authorized, this value should be left blank.



- f. Company ID – The Company ID of the transaction Originator.
- g. Company Name – The name of the company originating the transaction.



**NOTE:** ACH Direct does not support the use of special characters such as & , @, #, etc. in the company name field.

☐ No Authorization End Date Specified

Auth Start Date\*      Auth End Date\*

04/25/2024            

Amount\*

☒ Maximum Amount    ☐ Specific Amount

Transaction Type Code

☒ Checking      ☒ Debit

☐ Savings      ☐ Credit

Number of Authorized Transactions

Company ID\*

Company Name

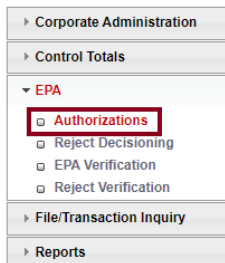
      

5. **Confirmation** of the EPA Authorization added successfully will be displayed.



## 4.4 Changing an Authorization

1. From the ACH Direct Main Menu, click **EPA**. Click on **Authorizations**.



Corporate Administration

Control Totals

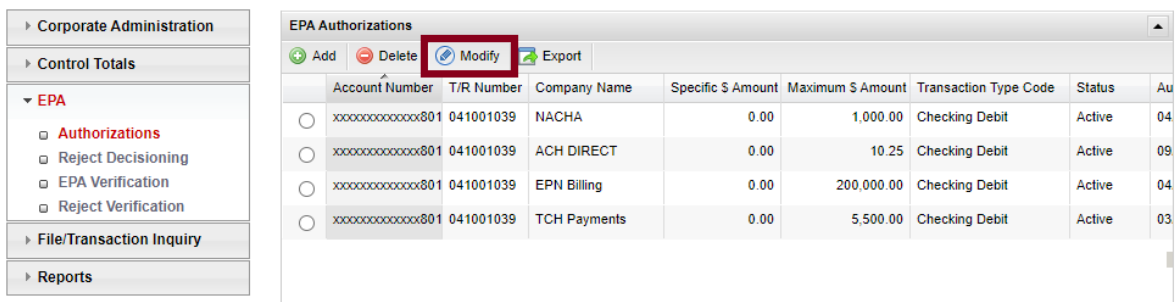
**EPA**

- ☒ **Authorizations**
- ☐ Reject Decisioning
- ☐ EPA Verification
- ☐ Reject Verification

File/Transaction Inquiry

Reports

2. To change an authorization, select the **radio button** next to the desired authorization and click **Modify** from the Search Results screen.



EPA Authorizations



☒ Add ☐ Delete ☒ **Modify** ☐ Export

	Account Number	T/R Number	Company Name	Specific S Amount	Maximum S Amount	Transaction Type Code	Status	Au
<input checked="" type="radio"/>	xxxxxxxxxxxx801	041001039	NACHA	0.00	1,000.00	Checking Debit	Active	04
<input type="radio"/>	xxxxxxxxxxxx801	041001039	ACH DIRECT	0.00	10.25	Checking Debit	Active	09
<input type="radio"/>	xxxxxxxxxxxx801	041001039	EPN Billing	0.00	200,000.00	Checking Debit	Active	04
<input type="radio"/>	xxxxxxxxxxxx801	041001039	TCH Payments	0.00	5,500.00	Checking Debit	Active	03

3. Change the fields which must be modified and click **Save**. When modifying an authorization, you must select the authorization start date to be current date.

☐ No Authorization End Date Specified

Auth Start Date\*      Auth End Date\*

04/25/2024       

Amount\*

☒ Maximum Amount ☐ Specific Amount

Transaction Type Code

☒ Checking ☐ Debit

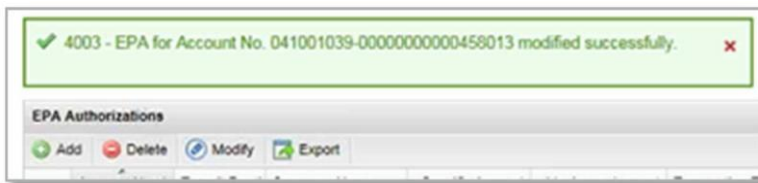
☐ Savings ☐ Credit

Number of Authorized Transactions

Company ID\*

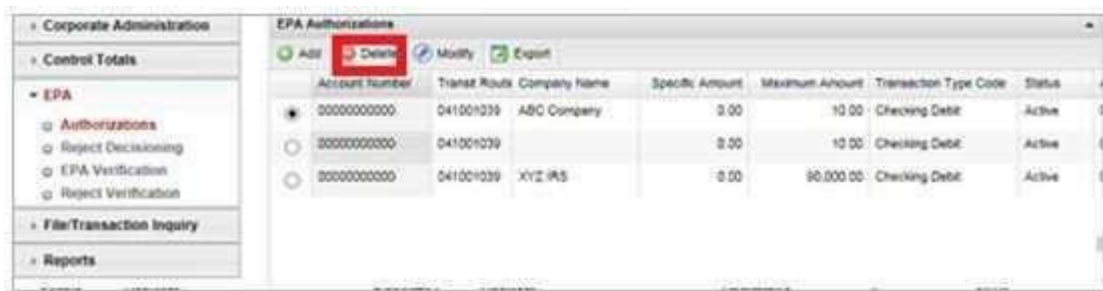
Company Name

- Once completed, confirmation of the modification will be provided.

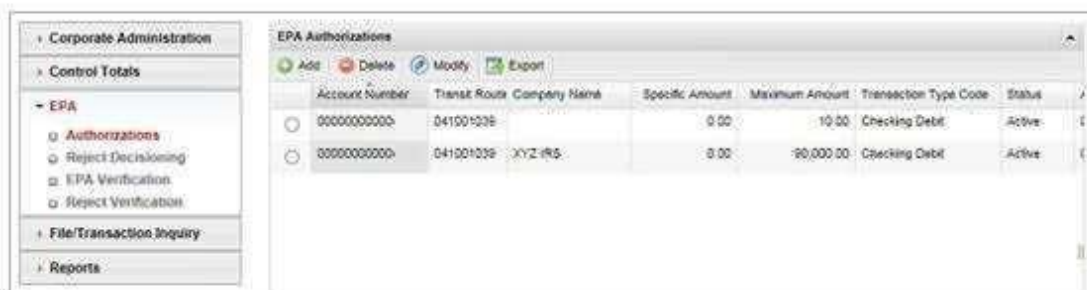


## 4.5 Deleting an Authorization

- From the ACH Direct Main Menu, click **EPA**. Select **Authorizations**.
- To remove, select the desired authorization using radio button and click **Delete**.

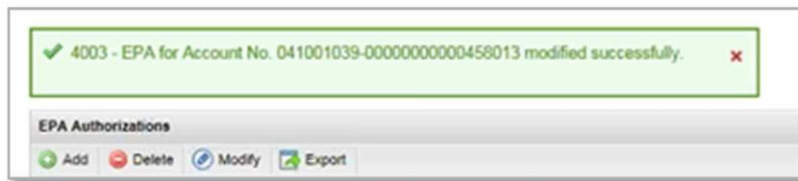


- Click **OK** to delete the authorization.





- Once completed, confirmation of the delete will be provided.



## 4.6 Exporting Authorizations

All authorizations added to ACH Direct can be exported for review. Click on the Export function located to the right of the view icon. File will be downloaded and can be formatted and saved on your organization's desktops or servers.

- Corporate Administration
- Control Totals
- EPA**
  - Authorizations**
  - Reject Decisioning
  - EPA Verification
  - Reject Verification
- File/Transaction Inquiry
- Reports

EPA Authorizations								
	Account Number	T/R Number	Company Name	Specific \$ Amount	Maximum \$ Amount	Transaction Type Code	Status	Au
<input type="radio"/>	xxxxxxxxxxxx801	041001039	NACHA	0.00	1,000.00	Checking Debit	Active	04
<input type="radio"/>	xxxxxxxxxxxx801	041001039	ACH DIRECT	0.00	10.25	Checking Debit	Active	09
<input type="radio"/>	xxxxxxxxxxxx801	041001039	EPN Billing	0.00	200,000.00	Checking Debit	Active	04
<input type="radio"/>	xxxxxxxxxxxx801	041001039	TCH Payments	0.00	5,500.00	Checking Debit	Active	03

## 4.7 Reject Decisioning

Anytime an email is received advising of a pending entry, you will log into ACH Direct and make a decision to allow the particular transaction to be posted or returned.

**There are three options available:**

- Accept** – Allows entry to post to the intended account on the evening of the indicated return date.
- Refuse** – Transaction will be returned to the Originator on the evening of the indicated return date.
- Pending** – A final decision is not known at this time. Clients have until 7:00 p.m. ET on the indicated return date to make a decision regarding the transaction. If no decision is made by that time, the transaction will be returned.

**Some important tips regarding the decisioning of transactions:**

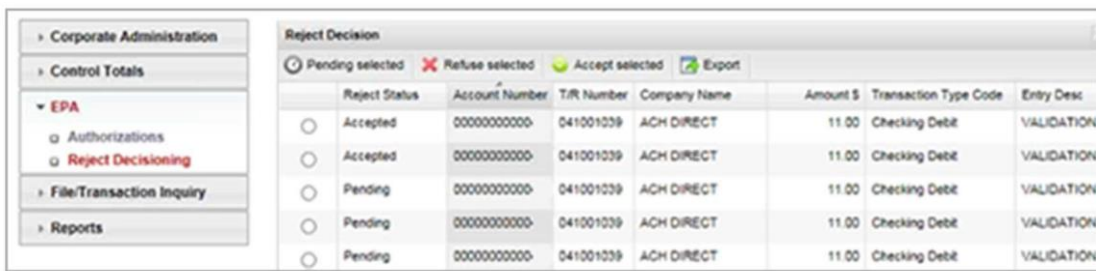
- Decisioning may only be performed until 7:00 p.m. ET on the indicated return date.
- When selecting **Accept**, a user is indicating that the transaction should be posted to the intended account and there will be no further review of authorization records.
- During the acceptance process, users will be given the option to update an existing authorization to ensure future transactions are authorized when received.
- If the detail item is rejected because no authorization record was located, users will be given the option to create an authorization for future transactions from the same Originator. Doing so will prevent future transactions from rejecting.
- If you determine the entry should be returned, select the **Refuse** option and the item will be returned on the evening of the indicated return date.

## Reject Decisioning (continued)

1. From the ACH Direct Main Menu, click **EPA** and then click **Reject Decisioning** under the EPA menu.



2. The result will be a listing of the rejected transactions which require action. To refuse or accept a particular reject, click on the radio button next to the desired selection and choose **Refuse Selected**, or **Accept Selected**.



Reject Decision							
<input type="radio"/> Pending selected <input checked="" type="radio"/> Refuse selected <input type="radio"/> Accept selected <input type="button" value="Export"/>							
	Reject Status	Account Number	T/R Number	Company Name	Amount \$	Transaction Type Code	Entry Desc
<input type="radio"/>	Accepted	00000000000	041001039	ACH DIRECT	11.00	Checking Debit	VALIDATION
<input type="radio"/>	Accepted	00000000000	041001039	ACH DIRECT	11.00	Checking Debit	VALIDATION
<input type="radio"/>	Pending	00000000000	041001039	ACH DIRECT	11.00	Checking Debit	VALIDATION
<input type="radio"/>	Pending	00000000000	041001039	ACH DIRECT	11.00	Checking Debit	VALIDATION
<input type="radio"/>	Pending	00000000000	041001039	ACH DIRECT	11.00	Checking Debit	VALIDATION

3. Once completed, confirmation of the chosen action will be provided.



**NOTE:** When accepting a transaction, the message “Would you like to add an authorization for future transactions?” will appear. For instructions on adding an EPA authorization, please see Section 4.3: Adding an Authorization.

## 5.0 EPA Dual Authorization

### 5.1 Overview of EPA Dual Authorization

Segregation of duties and additional operational controls are becoming increasingly important due to the changing security climate surrounding electronic transactions. This changing climate places pressure on organizations to ensure that effective controls are in place and are being utilized through sound business practices.

ACH Direct offers Multiple-Level Authorizations for you to enhance your controls around preauthorization and approval of incoming debits presented against the corporate account.

Automated solutions, such as dual verification, provide multi-level controls to enhance security and risk management for ACH Direct users. This solution offers the ability to mitigate fraud and tracking tools to document these controls.

Required authorization is customizable. The need for secondary approvals can vary by transaction amount and/or individual user in accordance with internal Corporate Security and Risk requirements.

### 5.2 ACH Direct Dual Authorization Email Notifications

Once the EPA Dual Authorization service is activated, you will receive event triggered email notifications. Each notification type is assigned a number, making it easy for you to identify the type of notification and any action that may be required.

Email notifications can be added or removed for a user by the Corporate Administrator for your organization, or you may contact your Payments Advisor to request adding or removing of email notifications.

### 5.3 How ACH Direct Dual Authorization Works

When authorizations are added, modified, or deleted in ACH Direct and reject decisions are performed by one user, they are sent to a work queue to be approved by another user.

ACH Direct Dual Authorization offers two types of parameters that can be established for each associate:

## Associate Level

- Level 1 – Can add, modify, or delete authorizations and decision pending rejects; cannot approve those actions taken by others.
- Level 2 – Can perform the actions of Level 1 and can also approve the actions taken by others (either Level 1 or Level 2 associates).

## EPA Maximum Dollar Limit

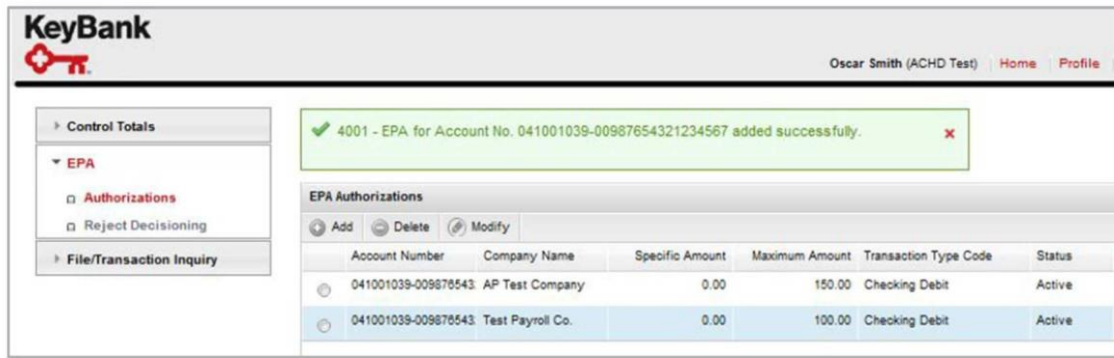
The EPA Maximum Dollar Amount defined for an associate is the maximum transaction amount not requiring secondary approval for authorizations added, deleted, or modified and for reject decisioning actions. Secondary approval action does not take into account the user's EPA Maximum Dollar Limit.

## 5.4 How to Navigate Through all Sections under EPA

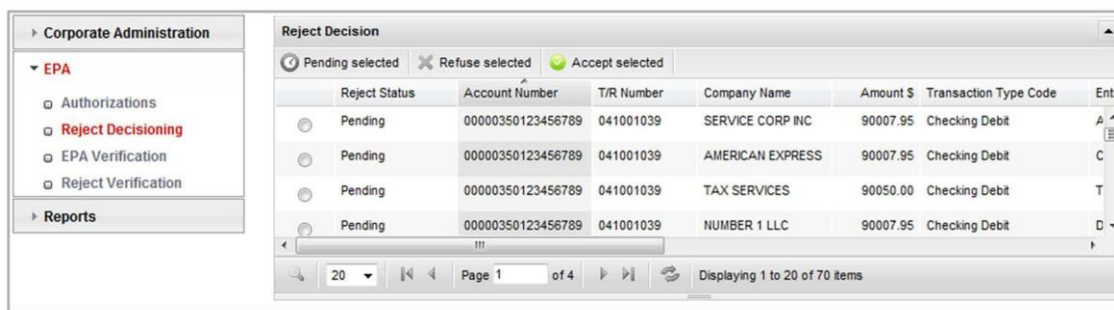
Under EPA, the following options are listed if you are an authorized user for EPA with Dual Authorization:



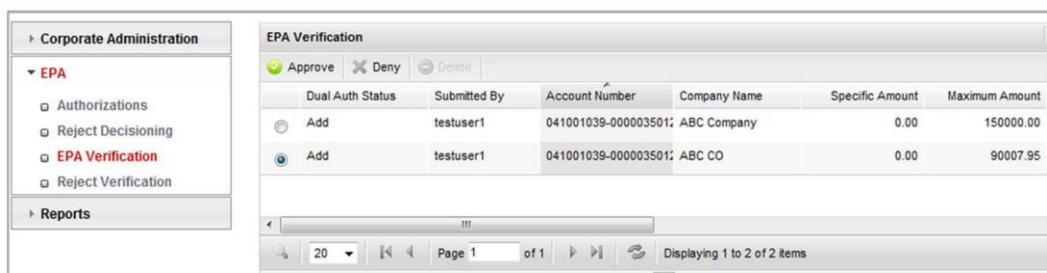
- **Authorization** – View, modify, delete, and add authorizations (also known as filters) for pre-authorized debits. The status of the authorization is displayed, such as active or revoked. If a new authorization is created or an existing one is modified, and it exceed the user's maximum authorized amount; it will automatically move to the EPA verification queue for secondary approval.



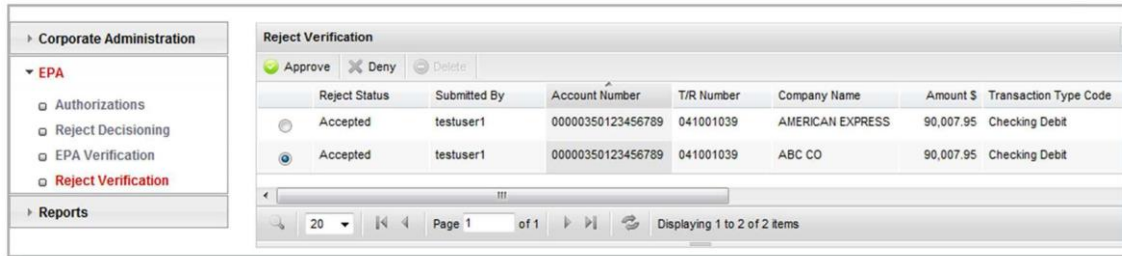
- **Reject Decisioning** – List of all rejected transactions which require action (pending, refuse, or accept). No action will result in the debit being returned unpaid. Once an item is accepted, when dual authorization is enabled, it will move to reject verification for secondary approval if the item exceeds established limits.



- **EPA Verification** – This tab will display all added, changed, or deleted authorizations (filters) requiring secondary approval. A designated approver level 2 associate will take action here. User will select the item using the radio button and then either approve or deny the transaction.



- **Reject Verification** – Decisioned pending rejects requiring dual approval will be displayed here for approval by a designated level 2 associate. User will select the item using the radio button and then either approve or deny the transaction.



When enabling dual authorization, it is important to ensure the correct number of users are set-up to ensure coverage when other assigned users are out of the office. Consider critical holidays and times throughout the year where many users may not be available. Failure to appropriately plan in advance could result in an item being returned if dual approval did not occur timely.



**NOTE: On the initial set-up, all users will be set up as a Level 2 approver with \$0.00 maximum authorization amount. These default settings will allow every user to perform secondary approvals, but will also require secondary approval for every action.**

## 6. File and Transaction Inquiry

### 6.1 Overview of Service

You are able to query ACH transactions via the File/Transaction Inquiry functionality in ACH Direct.

The following information may be viewed:

- Originator Browse – Available for Key ACH Originators to view the status of ACH Origination files by set up.
- Account Number – Available for Key ACH Originators and Receivers to view ACH detail by transactional account numbers.

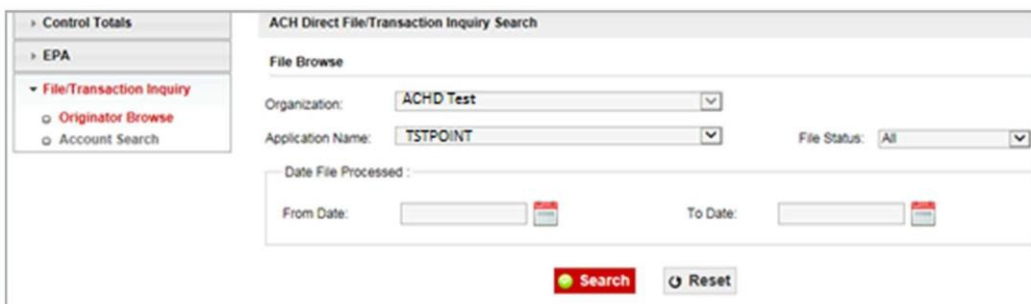
### 6.2 Locating Transaction Details

#### Locating transaction details via Originator Browse

1. From the ACH Direct Main Menu, click **File/Transaction Inquiry**. Click Originator Browse.



2. Select the **Application Name** desired, date range and/or file status, then click **Search**.

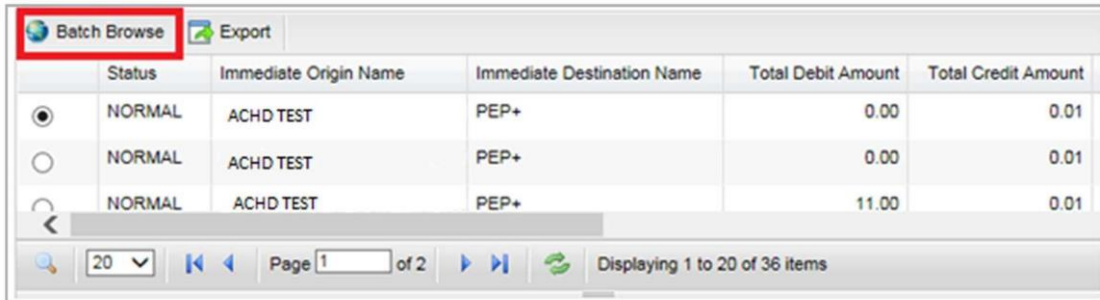


The screenshot shows the 'ACH Direct File/Transaction Inquiry Search' form. On the left is a sidebar menu with 'File/Transaction Inquiry' expanded, showing 'Originator Browse' and 'Account Search'. The main form area contains the following fields:

- File Browse** section:
  - Organization: ACHD Test (dropdown)
  - Application Name: TSTPOINT (dropdown)
  - File Status: All (dropdown)
- Date File Processed** section:
  - From Date: [ ] [ ] [ ] [ ] [ ] [ ] (calendar icon)
  - To Date: [ ] [ ] [ ] [ ] [ ] [ ] (calendar icon)
- Buttons: Search (red button with magnifying glass icon), Reset (button with circular arrow icon)



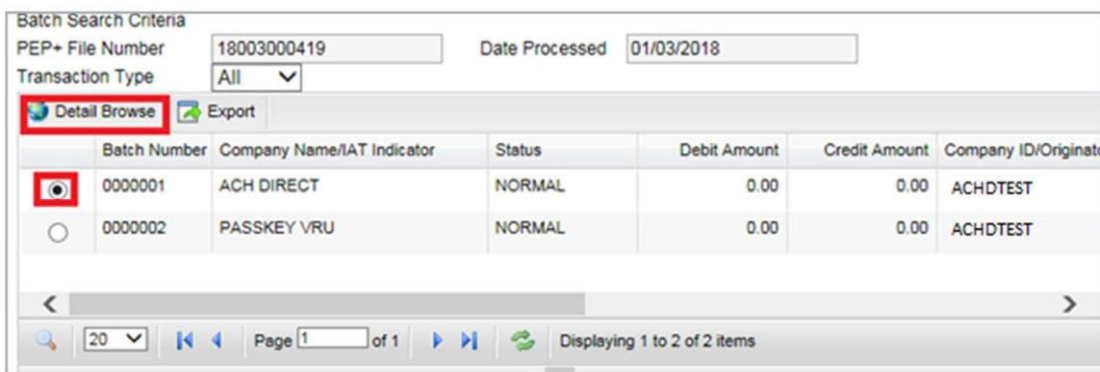
- Search results with file detail will be displayed. In order to browse the batches of a particular file, select the desired file by clicking the radio button, then click the **Batch Browse** button.



	Status	Immediate Origin Name	Immediate Destination Name	Total Debit Amount	Total Credit Amount
<input checked="" type="radio"/>	NORMAL	ACHD TEST	PEP+	0.00	0.01
<input type="radio"/>	NORMAL	ACHD TEST	PEP+	0.00	0.01
<input type="radio"/>	NORMAL	ACHD TEST	PEP+	11.00	0.01

Page 1 of 2 | Displaying 1 to 20 of 36 items

- Search results with batch detail will be displayed. To view the specific batch details, select the radio button next to a batch. Click **Detail Browse**.



Batch Search Criteria

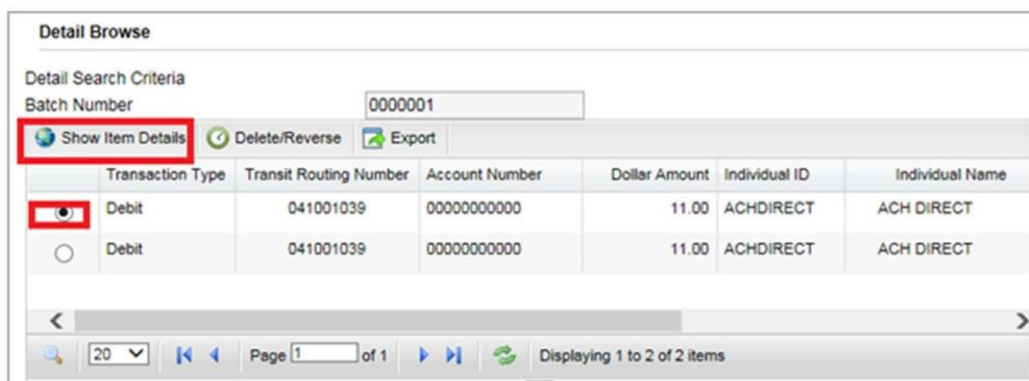
PEP+ File Number: 18003000419 | Date Processed: 01/03/2018

Transaction Type: All

	Batch Number	Company Name/IAT Indicator	Status	Debit Amount	Credit Amount	Company ID/Originator
<input checked="" type="radio"/>	0000001	ACH DIRECT	NORMAL	0.00	0.00	ACHDTEST
<input type="radio"/>	0000002	PASSKEY VRU	NORMAL	0.00	0.00	ACHDTEST

Page 1 of 1 | Displaying 1 to 2 of 2 items

- The result will be a list of all transactions contained within the batch. To view individual transaction detail, select the radio button next to the desired transaction, and then click **Show Item Details**.



Detail Browse

Detail Search Criteria

Batch Number: 0000001

	Transaction Type	Transit Routing Number	Account Number	Dollar Amount	Individual ID	Individual Name
<input checked="" type="radio"/>	Debit	041001039	0000000000	11.00	ACHDIRECT	ACH DIRECT
<input type="radio"/>	Debit	041001039	0000000000	11.00	ACHDIRECT	ACH DIRECT

Page 1 of 1 | Displaying 1 to 2 of 2 items

6. The result will be transaction specific details.

Warehouse Detail Inquiry

Item data:

Transaction Code:	Credit	Amount \$:	100.00	Account Number:	00987654321234568
Individual ID:	9876543210	Individual Name:	John Worker	Discretionary Data:	00
Transit Routing Number:	041001039	Time Collected:	500	Original Account Number:	00987654321234568
Date Collected:	20150504	Time Distributed:		Original T/R Number:	041001039
Date Distributed:		Scheduled Distribution Time:	0600		
Scheduled Distribution Date:	20150505				

- a. In order to view any addenda information that may have accompanied the transaction, scroll to the bottom of the Warehouse Detail Inquiry view, and click **Show Addenda**.

Show Addenda

Cancel

- b. The result will be any addenda information which was transmitted with the transaction.

Warehouse Detail Inquiry - Addenda Details

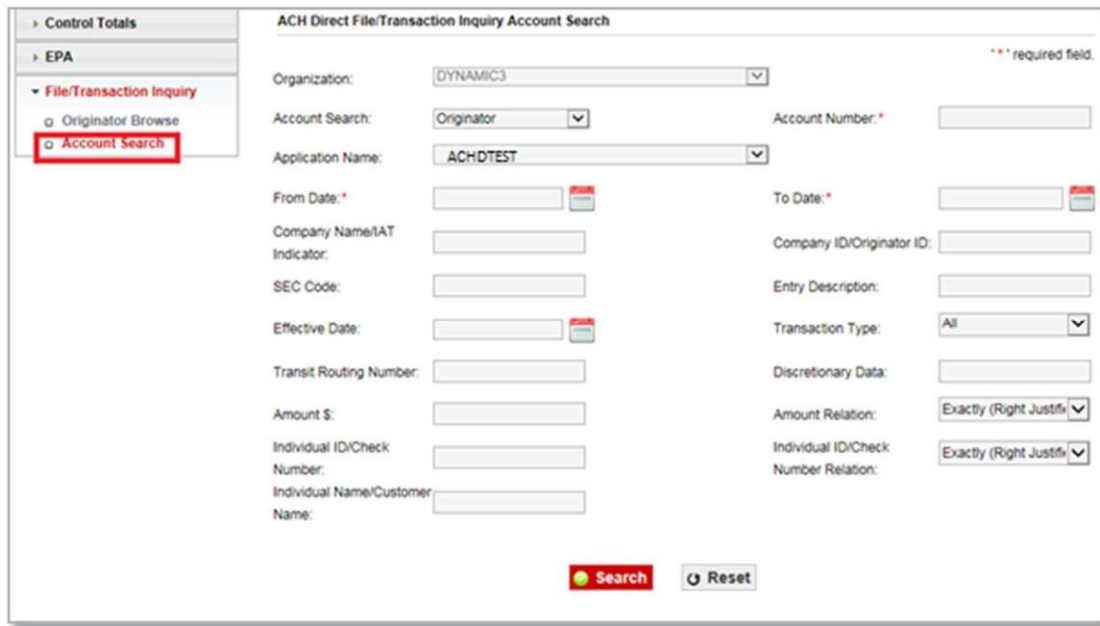
Detail PAR: 15124001513242

Detail Addenda	Addenda Type Code	Addenda Sequence	PAR
EXAMPLE OF ADDENDA INVOICE INFORMATION	05		15124001513243

Cancel

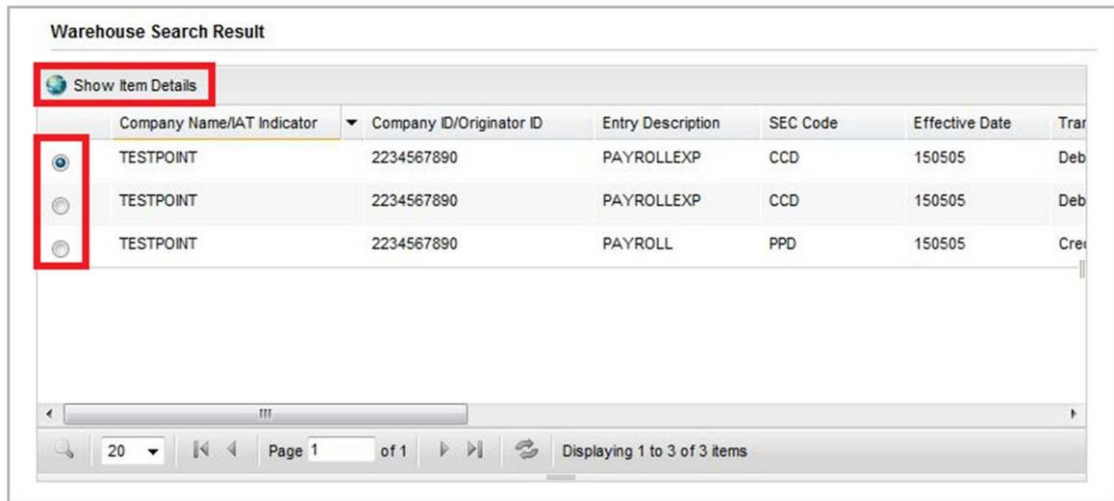
## Locating transaction details via Originator Search by Account Number

1. From the ACH Direct Main Menu, click **File/Transaction Inquiry**. Click **Account Search**.



2. The result will be the Account Search screen.
  - a. The following fields are required:
    - i. Account Search – **Originator** must be displayed.
    - ii. Account Number – Type in the relevant account number to be searched – this is the receiver’s account number.
    - iii. From Date – Select a desired beginning date for the search period.
    - iv. To Date – Select a desired end date for the search period.
  - b. Enter any remaining desired search criteria, and then click **Search**.

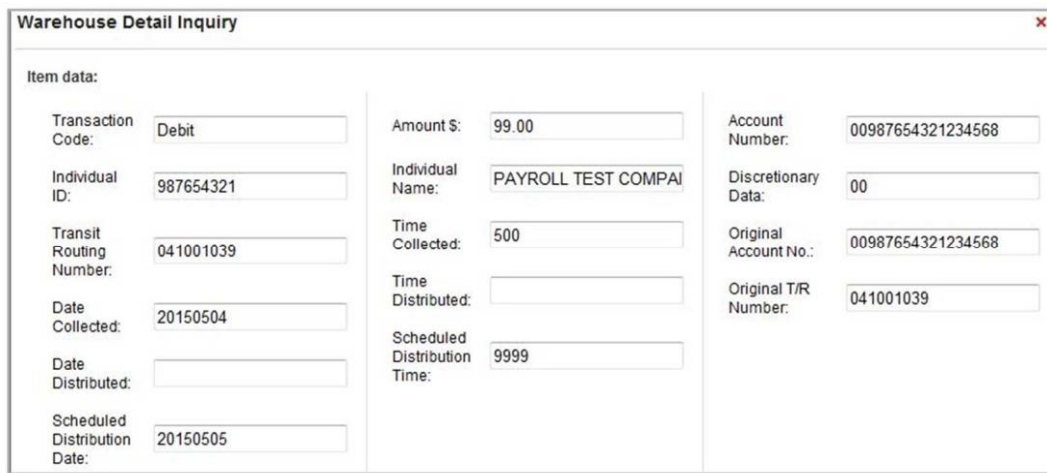
3. The result will be the **Warehouse Search Result** screen, populated with each transaction meeting the search criteria. For additional detail on a particular transaction click the radio button next to the transaction, and then click **Show Item Details**.



The screenshot shows the 'Warehouse Search Result' window. At the top, there is a 'Show Item Details' button with a magnifying glass icon, which is highlighted with a red box. Below this is a table with the following columns: Company Name/IAT Indicator, Company ID/Originator ID, Entry Description, SEC Code, Effective Date, and Transaction Type. The table contains three rows of data, all for 'TESTPOINT' with Company ID '2234567890'. The first two rows have 'PAYROLLEXP' as the entry description and 'CCD' as the SEC code, with a 'Debit' transaction type. The third row has 'PAYROLL' as the entry description and 'PPD' as the SEC code, with a 'Credit' transaction type. To the left of the table, there are three radio buttons, with the top one selected and highlighted by a red box. At the bottom of the window, there is a pagination bar showing 'Page 1 of 1' and 'Displaying 1 to 3 of 3 items'.

Company Name/IAT Indicator	Company ID/Originator ID	Entry Description	SEC Code	Effective Date	Transaction Type
TESTPOINT	2234567890	PAYROLLEXP	CCD	150505	Debit
TESTPOINT	2234567890	PAYROLLEXP	CCD	150505	Debit
TESTPOINT	2234567890	PAYROLL	PPD	150505	Credit

4. The result will be transaction specific details.



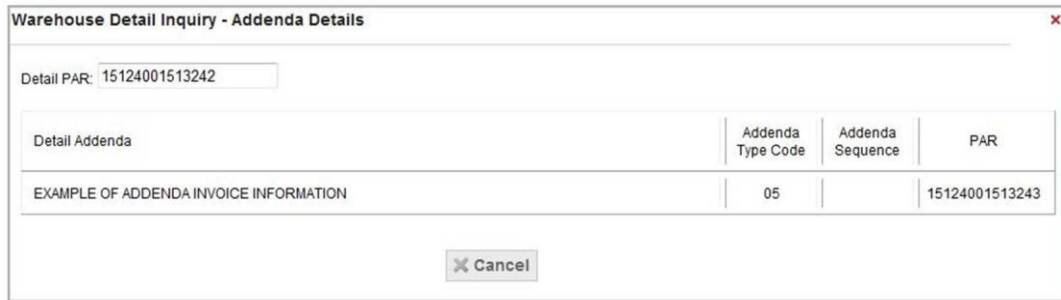
The screenshot shows the 'Warehouse Detail Inquiry' window. It displays transaction-specific details in a form layout. The 'Item data:' section includes fields for Transaction Code (Debit), Amount (\$: 99.00), Account Number (00987654321234568), Individual ID (987654321), Individual Name (PAYROLL TEST COMPAN), Discretionary Data (00), Transit Routing Number (041001039), Time Collected (500), Original Account No. (00987654321234568), Date Collected (20150504), Time Distributed (empty), Original T/R Number (041001039), Date Distributed (empty), and Scheduled Distribution Date (20150505). The 'Schedul Distribution Time' is set to 9999.

- a. In order to view any addenda information that may have accompanied the transaction, scroll to the bottom of the Warehouse Detail Inquiry view, and click **Show Addenda**.



The screenshot shows two buttons at the bottom of the window: 'Show Addenda' with a document icon and 'Cancel' with an 'X' icon.

- b. The result will be any addenda information which was transmitted with the transaction.



Warehouse Detail Inquiry - Addenda Details


Detail PAR: 15124001513242

Detail Addenda	Addenda Type Code	Addenda Sequence	PAR
EXAMPLE OF ADDENDA INVOICE INFORMATION	05		15124001513243

Cancel

### Locating transaction details via Receiver Search by Account Number

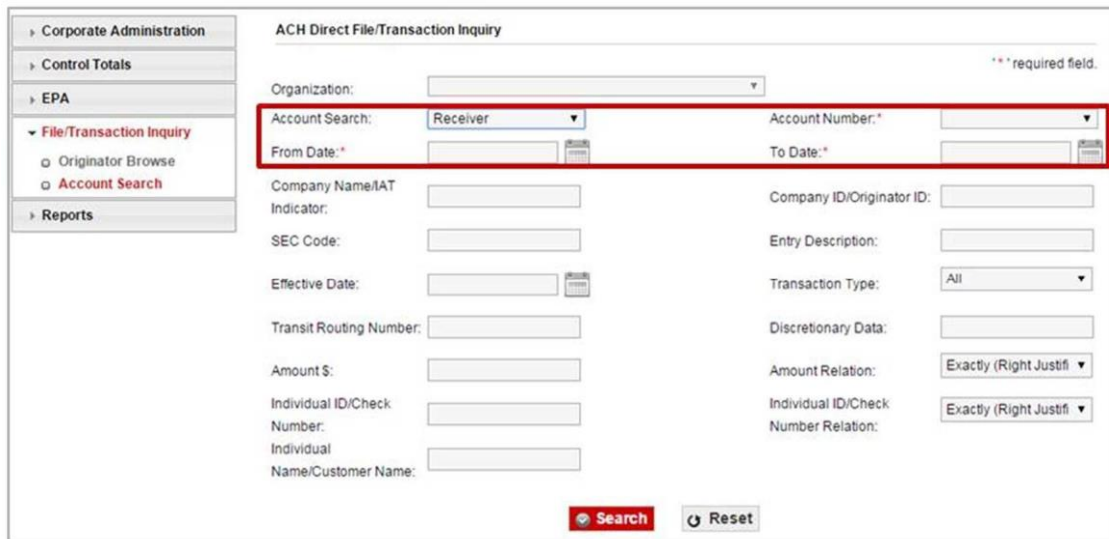
1. From the ACH Direct Main Menu, click **File/Transaction Inquiry**. Click **Account Search**.



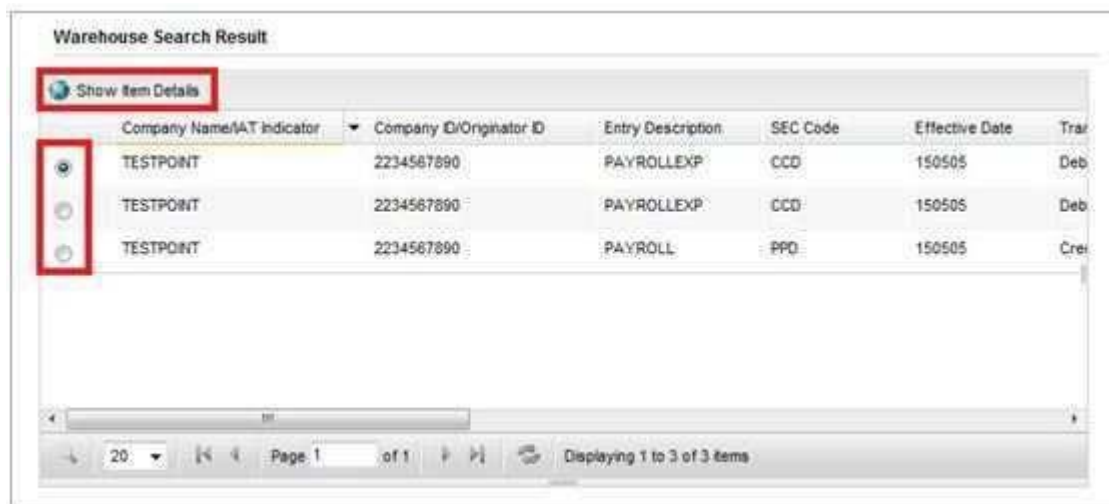
- ▶ Corporate Administration
- ▶ Control Totals
- ▶ EPA
- ▼ **File/Transaction Inquiry**
  - Originator Browse
  - **Account Search**
- ▶ Reports

3. The result will be the Account Search screen.
  - a. The following fields are required:
    - i. Account Search – **Receiver** must be displayed.
    - ii. Account Number – Select the relevant account number from the drop-down box to be searched.
    - iii. From Date – Select a desired beginning date for the search period.
    - iv. To Date – Select a desired end date for the search period.
  - b. Enter any remaining desired search criteria, and then click **Search**.

 **NOTE:** The Search timeframe is limited to no more than ten (10) days.

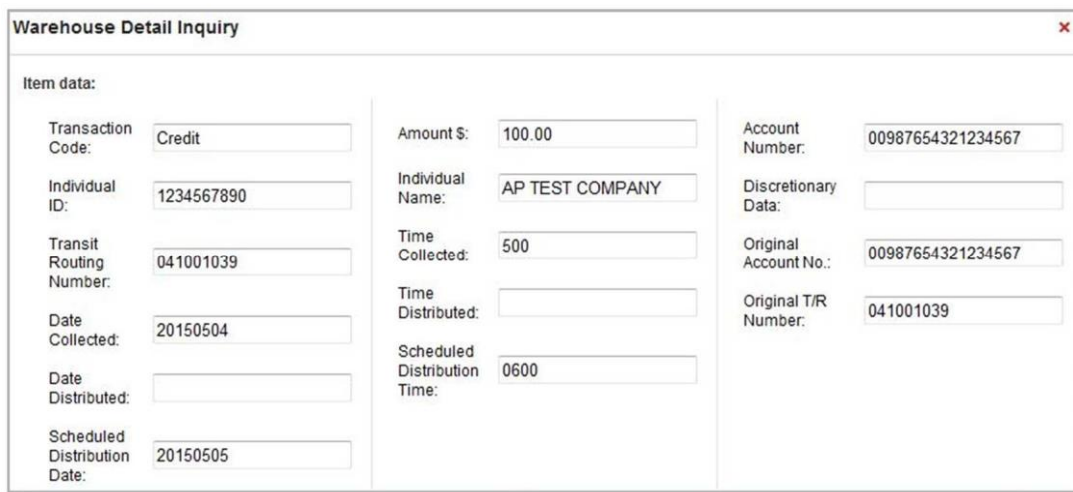


- The result will be the Warehouse Search Result screen populated with each transaction meeting the search criteria. For additional detail on a particular transaction, click the radio button next to the transaction. Then click **Show Item Details**.



Company Name/IAT Indicator	Company ID/Originator ID	Entry Description	SEC Code	Effective Date	Transaction Type
TESTPOINT	2234567890	PAYROLLEXP	CCD	150505	Deb
TESTPOINT	2234567890	PAYROLLEXP	CCD	150505	Deb
TESTPOINT	2234567890	PAYROLL	PPD	150505	Cred

- The result will be the transaction specific detail.



**Warehouse Detail Inquiry**

Item data:

Transaction Code:	Credit	Amount \$:	100.00	Account Number:	00987654321234567
Individual ID:	1234567890	Individual Name:	AP TEST COMPANY	Discretionary Data:	
Transit Routing Number:	041001039	Time Collected:	500	Original Account No.:	00987654321234567
Date Collected:	20150504	Time Distributed:		Original T/R Number:	041001039
Date Distributed:		Scheduled Distribution Time:	0600		
Scheduled Distribution Date:	20150505				

- In the event a received transaction contains addenda information, scroll to the bottom of the Warehouse Detail Inquiry view, and click **Show Addenda** to view.



**Show Addenda** **Cancel**

- The result will be any addenda information which was received with the transaction.



**Warehouse Detail Inquiry - Addenda Details**

Detail PAR: 15124001513242

Detail Addenda	Addenda Type Code	Addenda Sequence	PAR
EXAMPLE OF ADDENDA INVOICE INFORMATION	05		15124001513243

**Cancel**

## Locating Trace ID(s)

- Transaction details contain two key fields for determining a Trace ID. A trace id is comprised of:
  - The first 8 digits of the Transit Routing Number
  - The last 7 digits of the PAR#



## Warehouse Detail Inquiry

### Item data:

Transaction Code:	Credit	Amount \$:	0.01	Account Number:	
Individual ID:	PASSKEY	Individual Name:	PASSKEY VRU	Discretionary Data:	
Transit Routing Number:	041001039	Time Collected:	1100	Original Account No.:	
Date Collected:	07/14/2022	Time Distributed:	155053	Original T/R Number:	041001039
Date Distributed:	07/14/2022	Scheduled Distribution Time:	1600		
Scheduled Distribution Date:	07/14/2022				

### PEP+ Distribution Application:

Point:		Type:		T/R:	041001039
APPL:		PAR#:	281075		

### Batch data:

Batch Number:	0000001	Effective Date:	07/14/22	Entry/Addenda Count:	0
Debit Amount:	0.00	Credit Amount:	0.00	Entry Description:	VALIDATION
Company Name:	PASSKEY VRU	Company ID:	9DYNAMIC02		
SEC Code:	PPD	Status:	NORMAL		

- To locate multiple trace ids more efficiently, you can export your search results into a .csv file for more efficiency. Using originator browse outlined in section 5.2, click **export** on the search results window.

## Detail Browse

### Detail Search Criteria

Batch Number: 0000001

[Show Item Details](#)
[Delete/Reverse](#)
[Export](#)

	Transaction Type	Transit Routing Number	Account Number	Dollar \$ Amount	Individual ID	Individual Name	Discretionary Data
<input type="radio"/>	Credit	041001039		0.01	PASSKEY	PASSKEY VRU	

- Once downloaded, you can open the .csv file to locate the transit routing number and PAR# to construct the transaction trace id.

Transaction Type	Transit Routing Number	Account Number	Dollar \$ Amount	Individual ID	Individual Name	Discretionary Data	Par No.
Credit	41001039		0.01	PASSKEY	PASSKEY VRU		186636

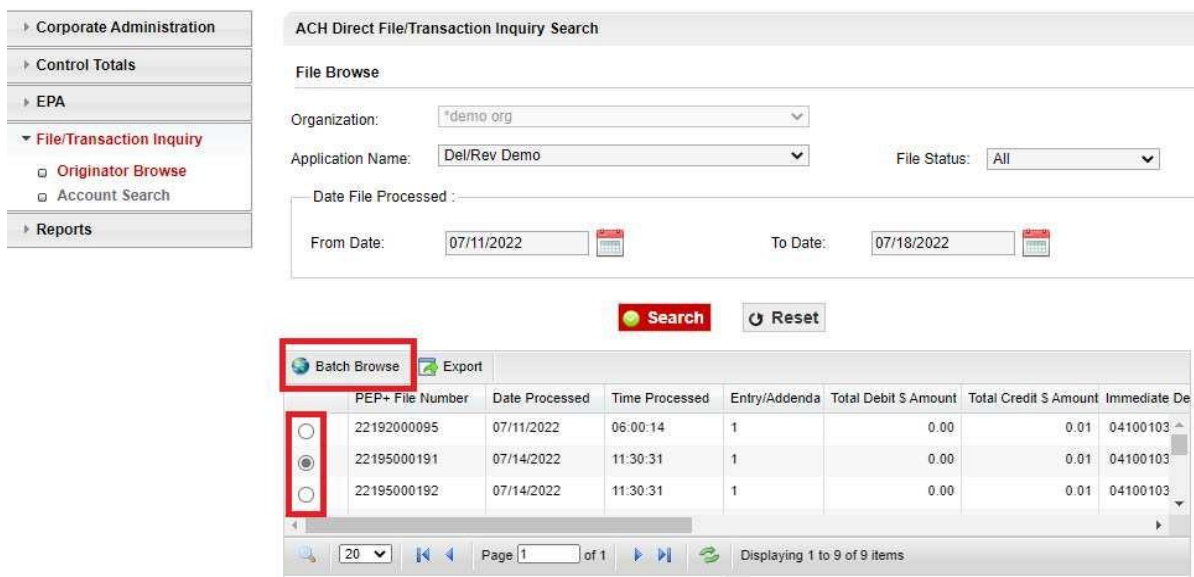


Through the warehouse feature, any item originated by your organization can be requested to be reversed or deleted.

- Reversals are permitted within 5 banking days of the original effective date.
- Delete requests can only be submitted if the original item has not been released into the network.
- Reversal requests are performed once item has been located through the ACH Direct File/Transaction Inquiry Search
- Only Items are permitted to be requested for deletion or reversal. Batch and File requests should be submitted directly to ACH Operations.

## 6.3 Performing a Delete/Reversal via Originator Browse

1. Select the applicable date range for your file search and click **search**. Within the search results, select the file containing the transaction(s) you wish to reverse and click **batch browse**.



The screenshot shows the ACH Direct File/Transaction Inquiry Search interface. On the left is a navigation menu with options: Corporate Administration, Control Totals, EPA, File/Transaction Inquiry (selected), and Reports. Under File/Transaction Inquiry, there are sub-options: Originator Browse and Account Search. The main area is titled 'ACH Direct File/Transaction Inquiry Search' and contains a 'File Browse' section with the following fields:

- Organization: \*demo.org
- Application Name: Del/Rev Demo
- File Status: All
- Date File Processed: (empty)
- From Date: 07/11/2022
- To Date: 07/18/2022

Below these fields are 'Search' and 'Reset' buttons. The search results are displayed in a table with the following columns: PEP+ File Number, Date Processed, Time Processed, Entry/Addenda, Total Debit \$ Amount, Total Credit \$ Amount, and Immediate De. The table contains three rows of data:

PEP+ File Number	Date Processed	Time Processed	Entry/Addenda	Total Debit \$ Amount	Total Credit \$ Amount	Immediate De
22192000095	07/11/2022	06:00:14	1	0.00	0.01	04100103
22195000191	07/14/2022	11:30:31	1	0.00	0.01	04100103
22195000192	07/14/2022	11:30:31	1	0.00	0.01	04100103

Below the table is a pagination bar showing 'Page 1 of 1' and 'Displaying 1 to 9 of 9 items'. The 'Batch Browse' button is highlighted with a red box, and the 'Export' button is also visible.

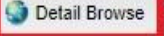

2. Within **batch browse**, select the batch containing the transaction(s) you wish to reverse and click **detail browse**.

Batch Browse

Batch Search Criteria

PEP+ File Number  Date Processed

Transaction Type

 Detail Browse  Export

	Batch Number	Company Name/IAT Indic	Status	Debit \$ Amount	Credit \$ Amo	Company ID/Origina	Entry Description	SE
<input type="radio"/>	0000001	PASKEY VRU	NORMAL	0.00	0.00	9DYNAMIC02	VALIDATION	PF

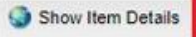
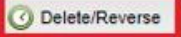

20 Page 1 of 1 Displaying 1 to 1 of 1 items

3. Within the **detail browse**, select the transaction that you wish to reverse and click **Delete/Reverse**. At the following prompt, click **Yes**.

Detail Browse

Detail Search Criteria

Batch Number

 Show Item Details  Delete/Reverse  Export




	Transaction Type	Transit Routing Number	Account Number	Dollar \$ Amount	Individual ID	Individual Name	Disc
<input type="radio"/>	Credit	041001039		0.01	PASKEY	PASKEY VRU	

20 Page 1 of 1 Displaying 1 to 1 of 1 items





- Once you have submitted the delete/reversal, you can view the status of the item by scrolling to the left of the **detail browse** window and looking under **Deletes/Reversals Status**. After submitting the status will read **pending**, and once the action takes place in the ACH network, the status will change to either **deleted** or **reversed**.

**Detail Browse**

Detail Search Criteria  
Batch Number




 Show Item Details
  Delete/Reverse
  Export

ber	Dollar \$ Amount	Individual ID	Individual Name	Discretionary Data	Par No.	Deletes/Reversals Status
	0.01	PASKEY	PASKEY VRU		22195007281075	Pending





 20   Page 1 of 1  Displaying 1 to 1 of 1 items

**Detail Browse**

Detail Search Criteria  
Batch Number

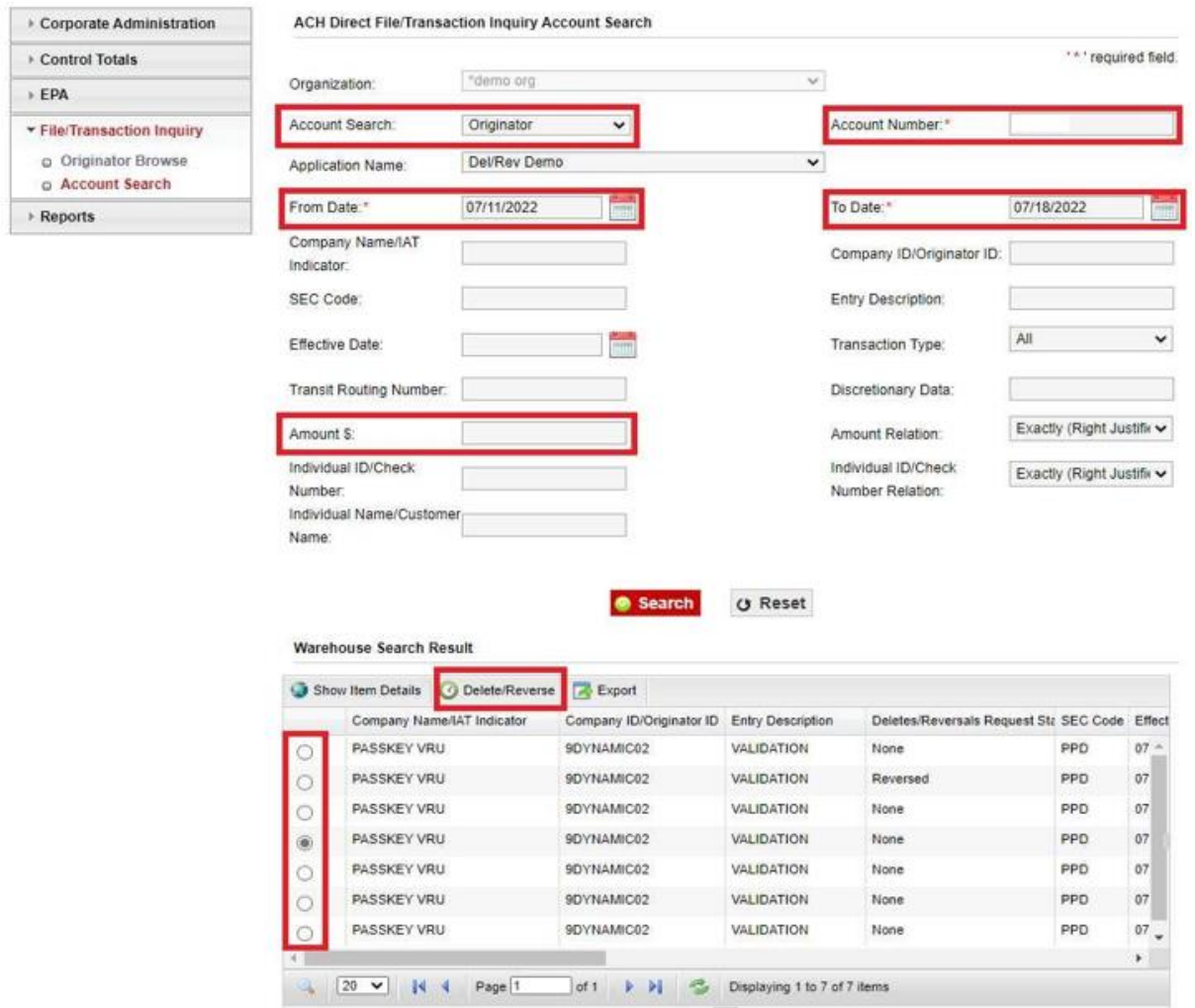
 Show Item Details
  Delete/Reverse
  Export

ber	Dollar \$ Amount	Individual ID	Individual Name	Discretionary Data	Par No.	Deletes/Reversals Status
	0.01	PASKEY	PASKEY VRU		22195007281075	Reversed

 20   Page 1 of 1  Displaying 1 to 1 of 1 items

## 6.4 Performing a Delete/Reversal via Account Search

1. Within **Account Search**, designate whether the transaction was originated or received, then input the account number and date range for the transaction that you intend to delete/reverse. You can also input the amount of the transaction to further refine the search. Once complete, click the **search** button.



ACH Direct File/Transaction Inquiry Account Search

Organization: demo org

Account Search: Originator

Account Number: \*

Application Name: Del/Rev Demo

From Date: \* 07/11/2022

To Date: \* 07/18/2022

Company Name/IAT Indicator:

SEC Code:

Effective Date:

Transit Routing Number:

Amount \$:

Individual ID/Check Number:

Individual Name/Customer Name:

Company ID/Originator ID:

Entry Description:

Transaction Type: All

Discretionary Data:

Amount Relation: Exactly (Right Justify)

Individual ID/Check Number Relation: Exactly (Right Justify)

Search Reset

Warehouse Search Result

Show Item Details	Delete/Reverse	Export	Company Name/IAT Indicator	Company ID/Originator ID	Entry Description	Deletes/Reversals Request Stz	SEC Code	Effect
<input type="radio"/>			PASSKEY VRU	9DYNAMIC02	VALIDATION	None	PPD	07
<input type="radio"/>			PASSKEY VRU	9DYNAMIC02	VALIDATION	Reversed	PPD	07
<input type="radio"/>			PASSKEY VRU	9DYNAMIC02	VALIDATION	None	PPD	07
<input checked="" type="radio"/>			PASSKEY VRU	9DYNAMIC02	VALIDATION	None	PPD	07
<input type="radio"/>			PASSKEY VRU	9DYNAMIC02	VALIDATION	None	PPD	07
<input type="radio"/>			PASSKEY VRU	9DYNAMIC02	VALIDATION	None	PPD	07
<input type="radio"/>			PASSKEY VRU	9DYNAMIC02	VALIDATION	None	PPD	07

Page 1 of 1

Displaying 1 to 7 of 7 items

2. Select the transaction that you wish to delete/reverse and click the **Delete/Reverse** button. After submitting, the status will show as **pending**. Once the actual delete/reversal takes effect in the ACH system, the status will change to **deleted** or **reversed**.

If you have any questions regarding ACH Direct, please contact your Payment Advisor or 800-821-2829. Dial 711 for TTY/TRS.