

Business Online Banking

ACH Debit Filter User's Guide

This document describes the process of using the Business Online Banking ACH Debit Filter software.

Note: ACH Debit Filter exceptions must be reviewed by 2:00 PM each day.



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TREASURY MANAGEMENT



Business Online Banking

ACH Debit Filter User's Guide

FNB has policies and procedures to address data confidentiality, integrity and availability. We encourage all companies to review the following useful security tips to create and support a culture of security awareness.

- Control access to sensitive areas of the office.
- Ensure all company data and customer information is securely controlled.
- Change your password on a regular basis.
- Change your password immediately if you suspect it has been compromised in any way.
- Educate staff about password confidentiality and reinforce this regularly.
- Check that all requests for information are genuine – and ignore any requests for bank account details and passwords, whether by phone or email.
- Ignore suspicious emails, consider deleting them unread – **and be very wary of opening attachments unless from a known source and of clicking on any links contained within an email.** Always cut and paste URL information into a new browser window.
- Keep your web browser and anti-virus applications up to date with security patches.
- Ensure account transaction reconciliation functions are performed utilizing segregation of duties processes and performed and reviewed timely.
- Frequently check and review systems and processes with your 'security hat' on.
- Review transaction activity and account information on a daily basis. FNB has several Treasury Management services such as Positive Pay that can provide additional tools to assist with the review.

PLEASE NOTE: A Business Email Compromise (BEC) is a form of phishing attack where a cyber-criminal impersonates an executive (often the CEO), and attempts to get an employee, customer, or vendor to transfer funds or sensitive information to the phisher.

Unlike traditional phishing attacks, which target a large number of individuals across a company, BEC attacks are highly focused. Cyber criminals will scrape compromised email inboxes, study recent company news, and research employees on social media sites in order to make these email attacks look as convincing as possible. This high level of targeting helps these email scams to slip through spam filters and evade email whitelisting campaigns. It can also make it much, much harder for employees to recognize the email is not legitimate. An email message request for payment to be sent outside the company should ALWAYS be verified OUTSIDE of the email channel to ensure it is a legitimate request. Do not verify the request via email as the verification may be coming from the fraudster.

If you see anything unusual immediately contact Treasury Management Support at (866) 750-5298.

Everyone in your business needs to remember that skilled fraudsters will resort to all manners of subtlety and guile to trick people into disclosing valuable information.

For additional security updates and information, visit our website at www.fnb-online.com and click on the [Security option on the top right of the screen.](#)

TREASURY MANAGEMENT



First National Bank

VIEWING THE ACCOUNT LIST / ACCESSING ACH DEBIT FILTER

- From the **Home** screen, scroll down to the **ACH Filter** section

ACH Filter

ACH Debit Filter	Current Day Exceptions
XXXX9253	Account has no exceptions today

- **ACH Debit Filter** will contain all accounts currently setup for the ACH Debit Filter product
 - The accounts will be listed in account number order
 - Each account will have the **Current Day Exceptions** listed
- Select the ACH Debit Filter account nickname to access the ACH Debit Filter system

ACH Filter

ACH Debit Filter	Current Day Exceptions
XXXX9253	Account has no exceptions today

- A new window will display with the ACH Debit Filter system options

First National Bank of Pennsylvania

Client: ECORP TEST CLIENT

Welcome to

First National Bank

ACH Debit Filter System

For assistance, please call Treasury Management Support at 866-750-5298 to speak to a support representative Monday - Friday between the hours of 8:00 AM and 5:00 PM.

ACH Debit Transactions available for decisioning

TREASURY MANAGEMENT



Reviewing Exceptions / Quick Exception Processing

ACH debits that do not match the information provided at the time of setup will be identified by the bank the day after it is presented for payment. The item will await your review.

If there are exceptions, an email is sent at 8:00 am ET from treasurygmt@fnb-corp.com with the subject ACH Debit Transactions from First National Bank. The email will list each account and the number of items per account awaiting review. A reminder email is also sent at 1:00 pm ET if no decision was made.

- Once you have accessed the ACH Debit Filter system, Select **Quick Exception Processing**

First National Bank of Pennsylvania Client: ECORP TEST CLIENT

Exception Processing

Quick Exception Processing

Transaction Reports

Welcome to

- The current day's ACH debit exceptions will be listed

First National Bank of Pennsylvania Client: ECORP TEST CLIENT

Quick Exception Processing as of 08/03/2016

Account ID: <ALL>

Exception Type: ACH EXCEPTIONS ONLY

Hide exceptions already decided

Processed Exceptions: (Count: 0) (Amount: \$0.00)

Unprocessed Exceptions: (Count: 4) (Amount: \$4.26)

Total Exceptions: (Count: 4) (Amount: \$4.26)

Update

NOTE: Exceptions will be given a decision of 'Return' if no decision has been made by 2:00 PM.

	Account ID	Paid Date	Check #	Amount	Payee	Exception Type	Pay	Return	Reason
1	XXXXXXXXXXXX9252	08/02/2016	Add ACH Rule 0	1.02		UNAUTHORIZED ACH TRANSACTION (PPD/101255405 /DR) - ACH MANAGER 1.0 FILTER TES XXXXX1053	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>
2	XXXXXXXXXXXX9245	08/02/2016	Add ACH Rule 0	1.04		UNAUTHORIZED ACH TRANSACTION (PPD/101255405 /DR) - ACH MANAGER 1.0 FILTER TES XXXXX1053	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>
3	XXXXXXXXXXXX2702	08/02/2016	Add ACH Rule 0	1.05		UNAUTHORIZED ACH TRANSACTION (PPD/101255405 /DR) - ACH MANAGER 1.0 FILTER TES XXXXX1053	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>
4	XXXXXXXXXXXX2681	08/02/2016	0	1.15		BLOCKED TRANSACTION (PPD/111255405 /DR) - ACH 1.0 TEST 102 BLOCK XXXXX1053	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<Not Selected> Past Deadline Item Returned Stop Payment

- Select a decision for each item – **Pay** or **Return**
 - If **Return** is selected, choose Stop Pay
- Once all decisions have been selected, click **Update** above the list of ACH debit exceptions
 - The item(s) will no longer be listed

Note: If no action is taken by 2:00 pm ET, the default decision chosen at initial setup will be applied.

THE INSTRUCTIONS CONTINUE ON THE NEXT PAGE

TREASURY MANAGEMENT



- Select **Add ACH Rule** to prevent this ACH transaction from being an exception going forward.
 - A decision will still need made for the current day.

	Account ID	Paid Date	Check #	Amount	Payee	Exception Type	Pay	Return	Reason
1	XXXXXXXXXXXX9252	08/02/2016	Add ACH Rule 0	1.02		UNAUTHORIZED ACH TRANSACTION (PPD/101255405 /DR) - ACH MANAGER 1.0 FILTER TES XXXXX1053	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>

- The Add ACH Authorization Rule screen will display.
 - Enter a Description (this is an optional field)
 - Select **All Standard Entry Class Codes** (this will cover all types of ACH transactions)
 - Select **Debits Only** (the credit option is not currently offered)
 - Leave the **Max Amount** field blank (not currently offered)
- Click **Add Rule** to complete the request or **Cancel** to terminate the request
 - Refer to the instructions on page 9 to view the list of authorized ACH debtors

Add ACH Authorization Rule

Description: Optional

SEC Code: PPD All Standard Entry Class Codes

Company ID: 101255405

DR/CR: Debits Only Credits Only Both DR and CR

Max Amount: Optional

ACH TRANSACTIONS / 30 DAY FULL ACH HISTORY

- Once you have accessed the ACH Debit Filter system, Select **ACH Transactions**

The screenshot shows the user interface for the ACH Debit Filter System. On the left is a navigation menu with options: Exception Processing, Quick Exception Processing, Transaction Reports, ACH Transactions (highlighted with a yellow and blue dashed border), and Exception Items. The main content area displays the bank's logo and the text: "Welcome to First National Bank ACH Debit Filter System". Below this, it provides contact information for Treasury Management Support: "For assistance, please call Treasury Management Support at 866-750-5298 to speak to a support representative Monday - Friday between the hours of 8:00 AM and 5:00 PM." The client name "ECORP TEST CLIENT" is visible in the top right corner.

- The ACH Transactions screen offers several search options, or select **Produce Report** to view all accounts and all ACH transactions for the past 30 days

The screenshot shows the "ACH Transactions" search and report generation screen. It includes the following fields and options:

- Client: ECORP TEST CLIENT
- Account ID: #1, #2, #3 (each with a dropdown menu)
- Paid Date: Start and End (each with a date input field)
- SEC Code: ALL - All Standard Entry Class Codes (dropdown menu)
- Company ID: (text input field)
- A "Produce Report" button (highlighted with a yellow and blue dashed border)

Note: Transaction history is retained within the system for 30 days after an item has paid.

THE INSTRUCTIONS CONTINUE ON THE NEXT PAGE

TREASURY MANAGEMENT



- The search results will display.
 - To change the paid date start and end dates, click on the white boxes, select the dates and click **Refresh**
 - Select the green spreadsheet icon to export the results into Microsoft Excel, or a similar program
 - Select the printer icon to print the list

First National Bank of Pennsylvania

NOTE: CLICKING ON A COLUMN HEADING WILL SORT THE ROWS

Go Back

ACH Transactions (17)							
	Account ID	ACH Company ID	ACH SEC	DR/CR	Transaction Amount	Transaction Description	Paid Date
1	XXXXXXXXXXXX2681	1752598308	CCD	DR	\$2.00	FIRST NATIONAL DISCOUNT 39300981476152	07/11/2016
2	XXXXXXXXXXXX2681	1752598308	CCD	DR	\$2.00	FIRST NATIONAL DISCOUNT 39300981753753	07/11/2016
3	XXXXXXXXXXXX2681	125125540	PPD	DR	\$2.01	ECORP TEST COMPA JERSEY XXXXX1053	07/12/2016
4	XXXXXXXXXXXX2681	125125540	PPD	DR	\$1.05	ECORP TEST COMPA REORG XXXXX1053	07/12/2016
5	XXXXXXXXXXXX2681	125125540	PPD	DR	\$1.04	ECORP TEST COMPA JERSEY XXXXX1053	07/12/2016
6	XXXXXXXXXXXX2681	125125540	PPD	DR	\$1.03	ECORP TEST COMPA JERSEY XXXXX1053	07/12/2016
7	XXXXXXXXXXXX2681	125125540	PPD	DR	\$1.00	ECORP TEST COMPA CHANGED PO XXXXX1053	07/12/2016
8	XXXXXXXXXXXX2681	123456789	PPD	DR	\$4.01	ECORP TEST CLIE .01 TEST	07/21/2016
9	XXXXXXXXXXXX2681	101255405	PPD	CR	\$1.15	ACH MANAGER 1.0 DEBIT FILTER	07/27/2016
10	XXXXXXXXXXXX2681	101255405	PPD	CR	\$1.01	ACH MANAGER 1.0 FILTER TES	07/28/2016
11	XXXXXXXXXXXX2681	237654321	PPD	CR	\$2.22	TAS TWO LIVE FILTER AUT	07/28/2016
12	XXXXXXXXXXXX2681	111255405	PPD	DR	\$1.15	ACH 1.0 TEST CO2 BLOCK XXXXX1053	07/28/2016
13	XXXXXXXXXXXX2681	101255405	PPD	DR	\$1.01	ACH MANAGER 1.0 FILTER TES XXXXX1053	07/28/2016
14	XXXXXXXXXXXX2681	101255405	PPD	CR	\$1.01	ACH MANAGER 1.0 FILTER TES	07/29/2016
15	XXXXXXXXXXXX2681	237654321	PPD	CR	\$2.22	TAS TWO LIVE FILTER AUT	07/29/2016
16	XXXXXXXXXXXX2681	111255405	PPD	DR	\$1.15	ACH 1.0 TEST CO2 BLOCK XXXXX1053	07/29/2016
17	XXXXXXXXXXXX2681	101255405	PPD	DR	\$1.01	ACH MANAGER 1.0 FILTER TES XXXXX1053	07/29/2016
					\$26.07		

Selection Criteria:
 Client: ECORP TEST CLIENT
 Account ID: XXXXXXXXXXXX2681

- Select **Go Back** to return to the search screen

EXCEPTION ITEMS / 30 DAY ACH EXCEPTION HISTORY

- Once you have accessed the ACH Debit Filter system, select **Exception Items**

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Client: ECORP TEST CLIENT

Welcome to

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ACH Debit Filter System

For assistance, please call Treasury Management Support at 866-750-5298 to speak to a support representative Monday - Friday between the hours of 8:00 AM and 5:00 PM.

- The Exception Items screen offers several search options, or select **Produce Report** to view all accounts and all ACH debit exceptions for the past 30 days
 - The Start Exception Date defaults to the previous business day. Click on the date to change, if desired.
- Click **Produce Report** to view the report

Exception Items

Client: ECORP TEST CLIENT

Account ID: #1
#2
#3

Exception Date: Start End

Exception Type:

Decision:

Reason:

Include Reversals:

Note: Transaction history is retained within the system for 30 days after an item has paid.

THE INSTRUCTIONS CONTINUE ON THE NEXT PAGE

TREASURY MANAGEMENT



- The search results will display.
 - Select the green spreadsheet icon to export the results into Microsoft Excel, or a similar program
 - Select the printer icon to print the list

First National Bank of Pennsylvania

[Go Back](#)

NOTE: CLICKING ON A COLUMN HEADING WILL SORT THE ROWS

Exception Items (4)										
	Account ID	Check Number	Transaction Amount	Payee	Paid Date	Input Date	Exception	Decision	Reason	Decided By
1	XXXXXXXXXXXX2681	0	\$1.15		07/29/2016	08/01/2016 (M)	BLOCKED TRANSACTION (PPD/DR/111255405) - ACH 1.0 TEST CO2 BLOCK XXXXX1053	Pay		SUESAURO
2	XXXXXXXXXXXX2702	0	\$1.05		07/29/2016	08/01/2016 (M)	UNAUTHORIZED ACH TRANSACTION (PPD/DR/101255405) - ACH MANAGER 1.0 FILTER TES XXXXX1053	Return	ACH Block - Auto-Return	SYSTEM
3	XXXXXXXXXXXX9245	0	\$1.04		07/29/2016	08/01/2016 (M)	UNAUTHORIZED ACH TRANSACTION (PPD/DR/101255405) - ACH MANAGER 1.0 FILTER TES XXXXX1053	Return	ACH Block - Auto-Return	SYSTEM
4	XXXXXXXXXXXX9252	0	\$1.02		07/29/2016	08/01/2016 (M)	UNAUTHORIZED ACH TRANSACTION (PPD/DR/101255405) - ACH MANAGER 1.0 FILTER TES XXXXX1053	Pay	Past Deadline Item Paid	SYSTEM
			\$4.26							

Selection Criteria:
 Client: ECRP TEST CLIENT
 Exception Date: 07/29/2016
 Both Check & ACH Exceptions Only

- Select **Go Back** to return to the search screen

ACH AUTHORIZATION REPORT / LIST OF AUTHORIZED ACH DEBITORS

- Once you have accessed the ACH Debit Filter system, select ACH Authorization Report
 - A list of the current authorized ACH debtors will display

Collapse All -

First National Bank of Pennsylvania

Client: ECORP TEST CLIENT

! Exception Processing

Quick Exception Processing

Transaction Reports

ACH Transactions

Exception Items

System Reports

ACH Authorization Report

Welcome to

First National Bank

ACH Debit Filter System

For assistance, please call Treasury Management Support at 866-750-5298, to speak to a support representative Monday - Friday between the hours of 8:00 AM and 5:00 PM.

ACH Debit Transactions available for decisioning

Contact Information:

- For additional assistance, please call Treasury Management Support Toll-free at **(866) 750-5298** to speak to a support representative Monday - Friday between the hours of 8:00 AM and 5:30 PM ET.
- For additional information, you can visit our website at www.fnb-online.com.
- To contact Treasury Management Support via e-mail, the address is treasurymgmt@fnb-corp.com.

System Requirements:

- **Equipment** - A personal computer and Internet connection are needed. A monitor resolution of 800 x 600 (or greater) is recommended for best performance.
- **Software** –
 - Current version of Adobe Reader
 - Current version of an Internet browser capable of 128-bit encryption

Note: Beta versions of browsers or Operating Systems are not supported

TREASURY MANAGEMENT

