# 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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## 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 <a href="www.fnb-online.com">www.fnb-online.com</a> and click on the Security option on the top right of the screen.



### **VIEWING THE ACCOUNT LIST / ACCESSING ACH DEBIT FILTER**

• From the Home screen, scroll down to the ACH Filter section



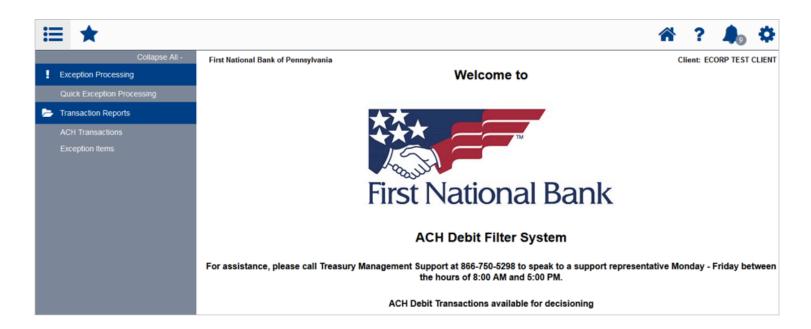
ACH Debit Filter	Current Day Exceptions		
XXXX9253	Account has no exceptions today		

- 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





### **Reviewing Exceptions / Quick Exception Processing**

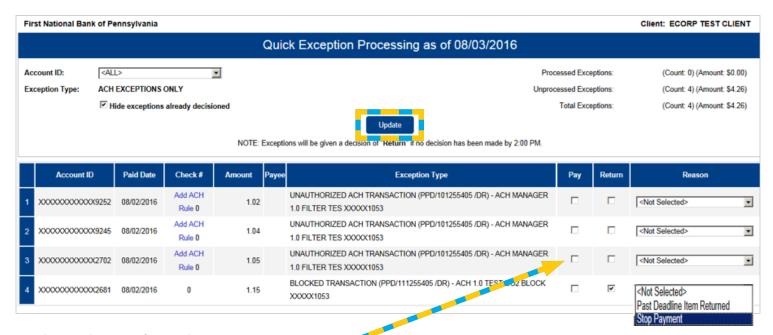
ACH debits that do not match the information provided at the time of setup will be identified by the bank the day after it is presented for payment. The item will await your review.

If there are exceptions, an email is sent at 8:00 am ET from treasurymgmt@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



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



- 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.

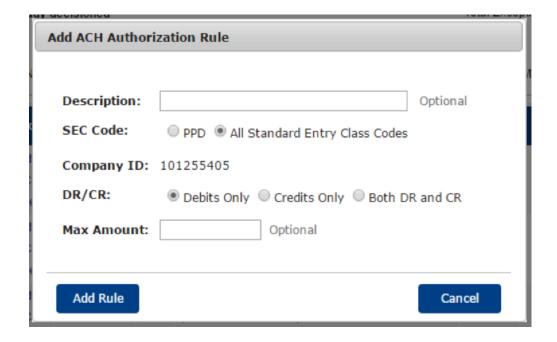
THE INSTRUCTIONS CONTINUE ON THE NEXT PAGE



- 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	XXXXXXXXXXXXX9252	08/02/2016	Add ACH Rule 0	1.02		UNAUTHORIZED ACH TRANSACTION (PPD/101255405 /DR) - ACH MANAGER 1.0 FILTER TES XXXXX1053			<not selected=""></not>

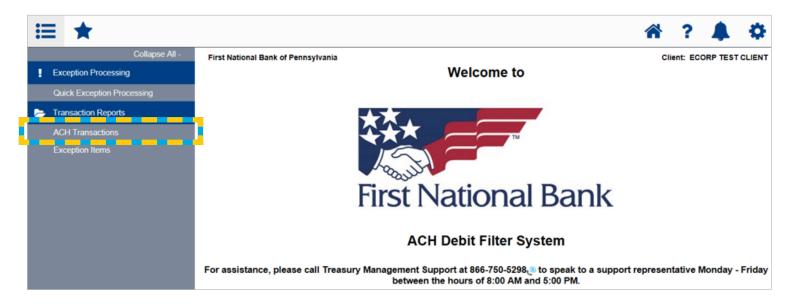
- The Add ACH Authorization Rule screen will display.
  - Enter a Description (this is an optional field)
  - Select All Standard Entry Class Codes (this will cover all types of ACH transactions)
  - Select **Debits Only** (the credit option is not currently offered)
  - Leave the **Max Amount** field 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 debitors



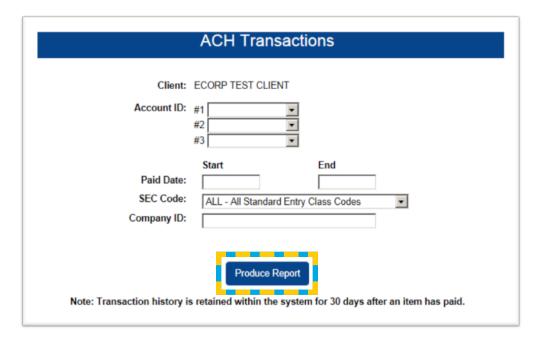


#### **ACH TRANSACTIONS / 30 DAY FULL ACH HISTORY**

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



• 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

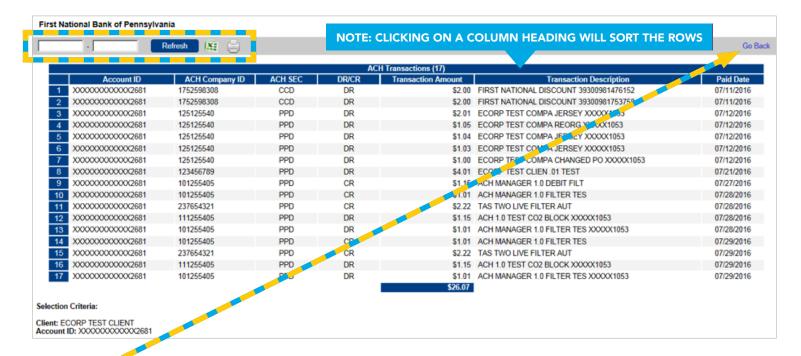


THE INSTRUCTIONS CONTINUE ON THE NEXT PAGE





- 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

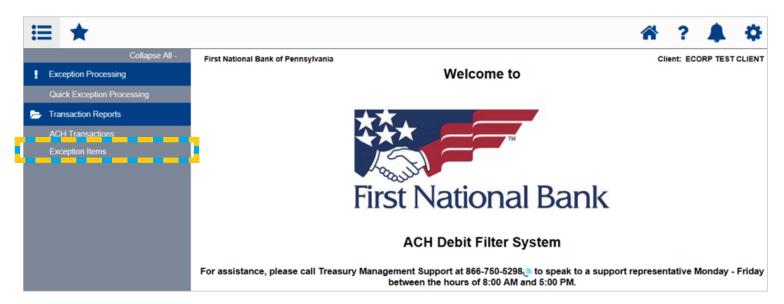


• Select Go Back to return to the search screen

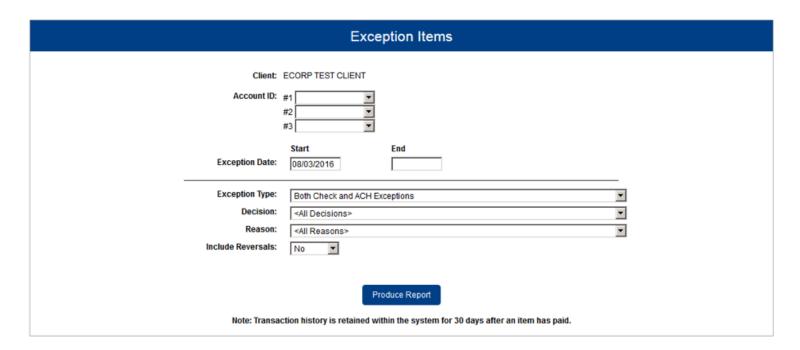


#### **EXCEPTION ITEMS / 30 DAY ACH EXCEPTION HISTORY**

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



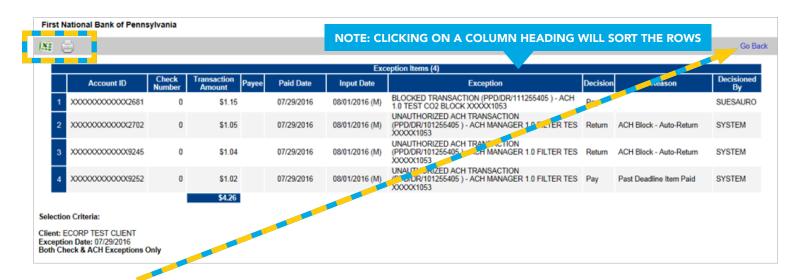
- The Exception Items screen offers several search options, or select **Produce Report** to view all accounts and all ACH debit exceptions for the past 30 days
  - The Start Exception Date defaults to the previous business day. Click on the date to change, if desired.
- Click **Produce Report** to view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



THE INSTRUCTIONS CONTINUE ON THE NEXT PAGE



- 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



• 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 debitors will display



#### **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 <u>www.fnb-online.com</u>.
- To contact Treasury Management Support via e-mail, the address is <a href="mailto:treasurymgmt@fnb-corp.com">treasurymgmt@fnb-corp.com</a>.

#### **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

