

FedACH Risk[®] Management Services

Quick Reference Guide

Creating an RDFI Alert Service Criteria Set: Notice of Returned Payroll Payments for Your Clients

An ITEM-level Criteria Set

FEDERAL
RESERVE



FINANCIAL
SERVICES

RDFI Alert Criteria Set: Notice of Returned Payroll Payments for Your Clients

Benefits



Criteria sets created to provide business clients with automated notice of returned payroll transactions

- Can give your institution's cash/treasury management product managers the ability to offer business clients an ACH information service
- Can assist business clients in determining when employees may have forgotten to notify them of account changes for direct deposit
- Enable sending of automatic email alerts to business clients providing detailed information on each returned payroll transaction
- 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

RDFI Alert Criteria Set: Notice of Returned Payroll Payments for Your Clients

Universal Tips

➤ 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: Notice of Returned Payroll Payments for Your Clients

Overview of criteria creation steps

- Criteria Level:
 - ✓ ITEM

- Enter email addresses for designated audience: corporate/business client's accounting, accounts payable, payroll staff and/or shared mailbox email addresses (can also include email address for your institution's internal staff if desired)

- Give criteria set a meaningful name, e.g. "ABC Co Payroll Return"

- Define business client account number(s)

- Criteria field(s):
 - ✓ SEC Code = PPD
 - ✓ Company ID = business client's
 - ✓ Company Name = business client's
 - ✓ Company Entry Description = business client's, e.g. "payroll"

- 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: Notice of Returned Payroll Payments for Your 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 9

Risk Services

- ▶ Risk Origination Monitoring
- Risk Returns Reporting
- ▶ RDFI Alert
 - File Alert Maintenance
 - Batch Alert RDFI Maintenance
 - Item Alert Customer Maintenance
 - Batch/Item Alert Scan Results
 - RDFI Alert Reports

FedACH: Batch Alert RDFI Maintenance - Search
111111111 ACH Bank Pleasant Town, USA

Select RDFI from the drop-down list and click Next to see setup information about RDFI selected.

RDFI:

- Select RDFI ABA
- 222222222
- 333333333
- 111111111
- 444444444
- 555555555

- 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: Notice of Returned Payroll Payments for Your Clients

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



FedACH: **Batch Alert RDFI Maintenance**
111111111 ACH Bank Pleasant Town, USA

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IMPORTANT: Select Submit to apply all RDFI setup changes.

Email Heading Information **Email Contact Information** **Criteria Information**

The following text fields can be used to identify the name and contact information of your financial institution. This information will appear at the top of the emails generated.

RDFI Name:

Example Text: ACH Bank, Pleasant Town, USA

Contact Information:

Example Text: Telephone: 555-555-5555, Fax: 555-555-5555, email:Customer.Service@ACHBank.com, url:www.ACH.EDI.com

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: Notice of Returned Payroll Payments for Your Clients

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



FedACH: Batch Alert RDFI Maintenance

11111111 ACH Bank Pleasant Town, USA

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IMPORTANT: Select Submit to apply all RDFI setup changes.

Email Heading Information | **Email Contact Information** | **Criteria Information**

The following text fields can be used to identify the name and contact information of your financial institution. This information will appear at the top of the emails generated.

RDFI Name:

Example Text: ACH Bank, Pleasant Town, USA

Contact Information:

Example Text: Telephone: 555-555-5555, Fax: 555-555-5555, email:Customer.Service@ACHBank.com, url:www.ACH.EDI.com

- 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

Sample of an RDFI's information as shown on an item-level alert email

From:

Sent: <date>

To: **email for Customer/Account Holder you entered into service**

Subject:

For further questions on the transaction(s) contact <**your bank information**: e.g. ACH Bank at 1-800-555-1234 or treasury.services@achbank.com>

Sample of attached PDF detail shown on following page

RDFI Alert Criteria Set:

Notice of Returned Payroll Payments for Your Clients

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



Example of transaction detail provided, e.g. for an "All ACH Items" criteria

| Transaction Type | Amount | Transaction Date | Originator Name | Transaction Description | SEC Code | Trace Number |
|------------------|-------------|------------------|------------------|-------------------------|----------|-----------------|
| Credit | \$ 1,560.00 | 04/21/2011 | MERCHANT ACCOUNT | SETTLEMENT | CCD | 888828889999999 |
| Credit | \$ 70.00 | 04/21/2011 | DEBIT CARD | BKCD STLMT | CCD | 888888879999999 |
| Credit | \$ 150.00 | 04/21/2011 | DEBIT CARD | BKCD STLMT | CCD | 888888889999999 |
| Credit | \$ 1,645.00 | 04/21/2011 | DEBIT CARD | BKCD STLMT | CCD | 888988889999999 |
| Credit | \$ 200.00 | 04/21/2011 | DEBIT CARD | BKCD STLMT | CCD | 888888589999999 |
| Credit | \$ 312.00 | 04/21/2011 | DEBIT CARD | BKCD STLMT | CCD | 888778889999999 |
| Credit | \$ 1,381.00 | 04/21/2011 | DEBIT CARD | BKCD STLMT | CCD | 888888889992999 |
| Debit | \$ 1,007.87 | 04/21/2011 | CASH CON | RETAIL CENT | CCD | 888882889999999 |
| Debit | \$ 145.00 | 04/21/2011 | CASH CON | RETAIL CENT | CCD | 888888889969999 |
| Debit | \$ 6,626.00 | 04/21/2011 | CASH CON | RETAIL CENT | CCD | 888868889999999 |
| Debit | \$ 1,005.00 | 04/21/2011 | CASH CON | RETAIL CENT | CCD | 888788889999999 |
| Debit | \$ 354.00 | 04/21/2011 | CASH CON | RETAIL CENT | CCD | 888888889999999 |
| Debit | \$ 206.00 | 04/21/2011 | CASH CON | RETAIL CENT | CCD | 888888889929999 |
| Credit | \$ 3,015.00 | 04/21/2011 | 36 TREAS 310 | MISC PAY | CCD | 888848889999999 |
| Credit | \$ 780.22 | 04/21/2011 | 36 TREAS 310 | MISC PAY | CCD | 888888889996999 |
| Credit | \$1,560.00 | 04/21/2011 | 36 TREAS 310 | MISC PAY | CCD | 888878889999999 |
| Credit | \$ 545.33 | 04/21/2011 | 36 TREAS 310 | MISC PAY | CCD | 888888849999999 |
| Credit | \$ 416.00 | 04/21/2011 | 36 TREAS 310 | MISC PAY | CCD | 888888889999999 |
| Credit | \$ 52.70 | 04/21/2011 | 36 TREAS 310 | MISC PAY | CCD | 888848889999999 |
| Credit | \$ 1,760.00 | 04/21/2011 | WIDGET PARTS | INV 2110 | CCD | 888884889999999 |
| Credit | \$ 374.32 | 04/21/2011 | WIDGET PARTS | INV 3110 | CCD | 888888889499999 |
| Credit | \$ 936.00 | 04/21/2011 | WIDGET PARTS | INV 2170 | CCD | 888888889994999 |
| Credit | \$ 112.02 | 04/21/2011 | WIDGET PARTS | INV 2610 | CCD | 888884889999999 |
| Credit | \$ 1,560.00 | 04/21/2011 | WIDGET PARTS | INV 2115 | CCD | 884888889999999 |
| Credit | \$ 787.16 | 04/21/2011 | WIDGET PARTS | INV 4110 | CCD | 488888889999999 |
| Credit | \$ 1,809.00 | 04/21/2011 | WIDGET PARTS | INV 2160 | CCD | 888884489999999 |
| Credit | \$ 569.57 | 04/21/2011 | WIDGET PARTS | INV 2112 | CCD | 888588889999999 |

Sample of item-level alert email detail

RDFI Alert Criteria Set:

Notice of Returned Payroll Payments for Your Clients

Creating Customer, Item-level Criteria



- 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: Notice of Returned Payroll Payments for Your Clients Creating Customer, Item-level Criteria

NOTE: If this client has already been defined in the service, skip to slide 13



FedACH: Item Alert Customer Maintenance - Search
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Select an ABA from the drop-down list and click View List to see all established Customers for this ABA. Once an ABA has been selected, you will also have the option of entering a Customer Name or Receiver Account Number to narrow your search for a specific Customer.

RDFI:

To narrow your search for a specific Customer, you may optionally select another criteria from the drop-down list below and enter a value in the Search Detail box then click View List.

Search Criteria:

Search Detail:

Search Results
111111111 **FI manages only itself**

Listed below are the Customers that are set up for this RDFI ABA. To edit or delete an existing Customer, click the appropriate icon next to the corresponding Customer Name. To add a New Customer for the RDFI ABA, select Add New Customer. To view other Customers, select a new RDFI ABA from the drop-down list above.

| Customer Name | Receiver Account Number | Edit | Delete |
|---------------|-------------------------|------|--------|
| ABC Company | 9876 | | |

- 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: Notice of Returned Payroll Payments for Your Clients

Customer Information

FedACH: Item Alert Customer Maintenance - Main
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Customer Name:

IMPORTANT: Select Submit to apply all customer setup changes.

Customer Information | **Email Contact Information** | **Criteria Information**

Enter the new Customer information below. To add a New Receiver Account Number enter the new value below and click Add to List. To delete an existing Receiver Account Number select the desired value in the list and click Delete Selected.

NOTE: The service ignores leading zeros, all dashes and all spaces for Account Numbers. For example: the service will recognize and display '00123-4' and '12 34' as '1234' once entered. Alphabetic characters will match regardless of their case.

For RDFIs who also subscribed to FedEDI Plus and Reports and would like to use the same customer setup, click **Import Customer** to import customer information from the FedEDI Plus and Reports service.

Customer Name:

New Receiver Account Number:

Defined Receiver Account Number(s):

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.

RDFI Alert Criteria Set: Notice of Returned Payroll Payments for Your Clients Email Contact Information



FedACH: Item Alert Customer Maintenance - Main
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Customer Name:

IMPORTANT: Select Submit to apply all customer setup changes.

Customer Information | **Email Contact Information** | **Criteria Information**

When a criteria or threshold is met or exceeded, an alert email will be sent out to contacts selected from the list below. Up to 100 email addresses may be defined.

To set up a new Contact, enter the Contact Name and the Contact Email Address in the space provided then click Add Contact. To edit or delete an existing Contact, click the appropriate icon next to the corresponding Contact Name.

For RDFIs who also subscribe to FedEDI Plus and Reports and would like to use the same contacts, click Import Contact to import contact information from the FedEDI Plus and Reports service.

Contact Name:

Contact Email Address:

| Contact Name | Contact Email | Edit | Delete |
|--------------|--------------------|------|--------|
| Ben Jones | Bjones@company.org | | |

Names of client staff or a shared mailbox name, e.g. payroll dept.

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: Notice of Returned Payroll Payments for Your Clients

Criteria Information

FedACH: Item Alert Customer Maintenance - Main
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Customer Name: **ABC Company**

IMPORTANT: Select Submit to apply all customer setup changes.

Customer Information | **Email Contact Information** | **Criteria Information**

To identify a new Scan Criteria click the Add New button below. To edit or delete an existing Scan Criteria, click the appropriate icon next to the corresponding Scan Criteria.

| Scan Criteria Name | Scan Criteria ID | Edit | Delete |
|-------------------------------|------------------|------|--------|
| ABC Co Payroll Returns | 1 | | |

- 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: Notice of Returned Payroll Payments for Your Clients

Criteria Information

FedACH: Item Alert - Criteria Maintenance
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Customer Name: ABC Company

Criteria Information
There is a monthly charge per scan criteria set, and a per item fee for each item matched for alerting purposes. Please see the FedACH Services Fee Schedule at <http://www.frbervices.org/> for more details.

Enter the information below to create a New Scan Criteria. The Scan Criteria ID is auto populated but can be overwritten during the creation of a new Scan Criteria.

At least one criteria must be defined. If more than one criteria is defined then an item alert will be triggered when all criteria defined are met.

Scan Criteria Name: e.g. ABC Co Payroll Returns **Scan Criteria ID:** 1

Alert Criteria

Send an Alert for all Items

ODFI ABA:

Company Name: ABC Company

Company ID: Client's Co. ID, e.g. 9876543210

Company Entry Description: Client's, e.g. payroll

SEC Code: PPD

Credit Dollar: Select Option

Debit Dollar: Select Option

Immediate/SameDay Settlement only:

- 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

RDFI Alert Criteria Set: Notice of Returned Payroll Payments for Your Clients

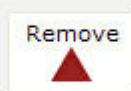
Criteria Information



To subscribe an existing Contact to the Alert, select the Contact from the Available Contacts box, and click the down arrow to add them to the Selected Contacts box. A maximum of 10 Contacts can be assigned to an Alert.

Available Contacts

| Contact Name | Contact Email |
|--------------|---------------|
| Susan | sue@email.com |



Selected Contacts

| Contact Name | Contact Email |
|--------------|-----------------|
| Agnes | aggie@email.com |
| Jimmy | jimbo@gmail.com |

Please click Continue to return to the Item Alert Customer Maintenance page. You must click Submit on the customer maintenance page to save your changes.

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: Notice of Returned Payroll Payments for Your Clients Saving Criteria

FedACH: Item Alert Customer Maintenance - Main
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Customer Name:

IMPORTANT: Select Submit to apply all customer setup changes.

Customer Information | Email Contact Information | **Criteria Information**

To identify a new Scan Criteria click the Add New button below. To edit or delete an existing Scan Criteria, click the appropriate icon next to the corresponding Scan Criteria.

| Scan Criteria Name | Scan Criteria ID | Edit | Delete |
|---|------------------|------|--------|
| <input type="text" value="ABC Co Payroll Returns"/> | 1 | | |

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

FedACH Risk RDFI Alert Service

For Help

- Review a chart of RDFI Alert Criteria Field Definitions on FRBservices.org/Operations Resources/FedACH Services Resources/FedACH Risk Management Services Resources at <http://www.frbservices.org/operations/fedach/index.html>
- Review handbooks and other quick reference guides at FRBservices.org/Operations Resources/FedACH Services Resources/FedACH Risk Management Services Resources at <http://www.frbservices.org/operations/fedach/index.html>
- 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
- 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>

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