FedACH Risk® Management Services

Risk Origination Monitoring

Setting Criteria Handbook:

A Guide to Entering Monitoring Criteria

FEDERAL RESERVE FINANCIAL SERVICES

Take a closer look at Risk.

FedACH Risk® Management Services
Origination Monitoring Setting Criteria Handbook:
Table of Contents

See also the separate Setting Criteria Handbook for the FedACH Risk RDFI Alert Service

Take a closer look at Risk.

Accessing FedACH Risk® Management Services

Via FedLine® Access Solutions
FedLine Web®
and
FedLine Advantage®

Take a closer look at Risk.

FedACH Risk® Management Services
Accessing FedACH Risk Management Services

FedLine® Access Solution **subscriber access requirements**

- Risk Origination Monitoring
    - Requires service-specific, assigned subscriber roles specific to the Risk Origination Monitoring Service (see next slide)
    - Typically also use access via FedACH® Information Services but can access with more limited roles to above Risk Origination Monitoring Service only

- Risk Returns Reporting
    - Requires access to FedACH Information Services; universally available without any service activation required

- RDFI Alert
    - Requires access to FedACH Information Services

FedACH Risk® Management Services
Accessing FedACH Risk Management Services:
Origination Monitoring Subscriber Roles

Origination Monitoring Subscriber Roles	Service Criteria Maintenance			Release/Reject Pended Batches	
	Set /Edit **Dual Control**	Set / Edit	View Only	Release/ Reject	View Only
Set/Edit Criteria (Dual Control), Release Pended Batches	X			X	
Set/Edit Criteria (Dual Control), View Only Pended Batches	X				X
Set/Edit Criteria, Release Pended Batches		X		X	
Set/Edit Criteria, View Only Pended Batches		X			X
View Only Criteria, Release Pended Batches			X	X	
View Only Criteria, View Only Pended Batches			X		X

There are multiple subscriber roles to choose from tailored to fit the needs of an organization. One subscriber role needs to be assigned to each person accessing the service.

Note: It's important to make sure your institution has a sufficient number of subscribers, based on the roles you select.

Also: At least one person must have access to "Set/Edit Criteria, Release Pended Batches" before the service can be activated.

Take a closer look at Risk.

FedACH Risk® Management Services
Accessing FedACH Risk Management Services
via FedACH® Information Services

- All risk management services are accessed through <u>FedACH Information Services</u>

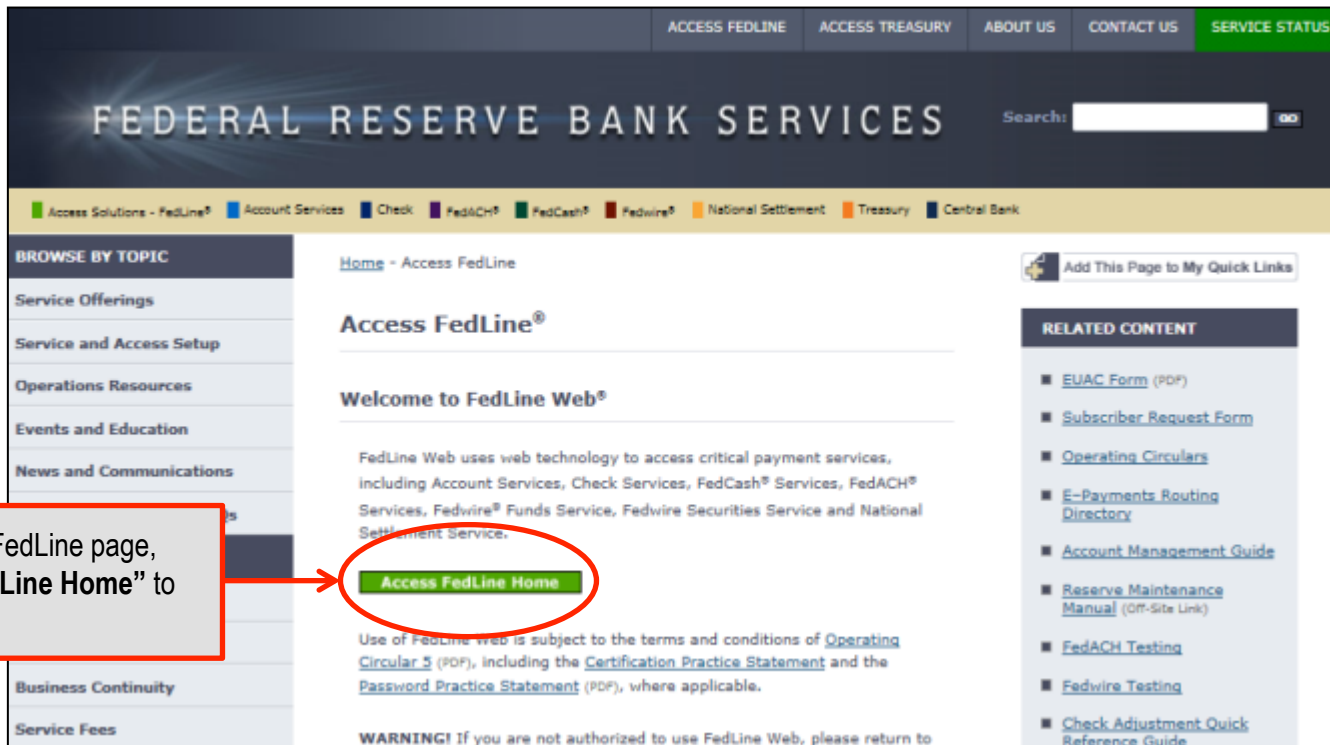- FedACH Information Services is accessed by logging into FedLine via FRBservices.org

1) On the FRBservices.org home page, select **"Access FedLine"**

Take a closer look at Risk.

FedACH Risk® Management Services
Accessing FedACH Risk Management Services via FedACH® Information Services

- All risk management services are accessed through <u>FedACH Information Services</u>

- FedACH Information Services is accessed by logging into FedLine via FRBservices.org

2) On the Access FedLine page, click **"Access FedLine Home"** to log into FedLine

FedACH Risk® Management Services
Accessing FedACH Risk Management Services

- After logging into FedLine Home, select the **FedACH** tab in the top navigation menu.

- On the FedACH Services screen, the left navigation menu lists the **three risk management services:**
  - Risk Origination Monitoring
    - Risk Origination Monitoring Maintenance
    - Criteria Summary Report
    - Origination Monitoring
    - Historical Reporting
  - Risk Returns Reporting
  - RDFI File Alert
    - File Alert Maintenance
    - Batch Alert RDFI Maintenance
    - Item Alert Customer Maintenance
    - Batch / Item Alert Scan Results
    - RDFI Alert Reporting
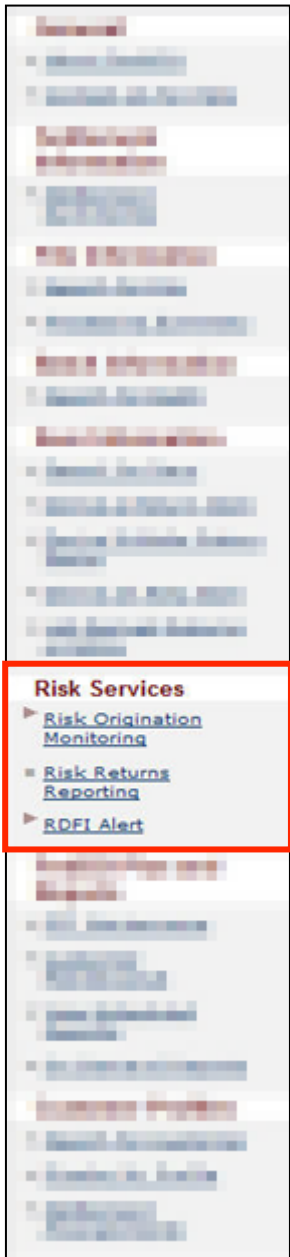
Risk Services
- Risk Origination Monitoring
- Risk Returns Reporting
- RDFI Alert

Take a closer look at Risk.

FedACH Risk® Origination Monitoring Service

Take a closer look at Risk.

FedACH Risk® Origination Monitoring
Criteria Considerations

– Levels at which you can monitor

- RTN level
- Company ID (your originator) level
  – Select
  – Inclusive

– Enter "criteria sets" for each RTN or Company ID

- email alert addresses,
- debit and/or credit caps,
- end-of-day defaults,
- exposure timeframe

Take a closer look at Risk.
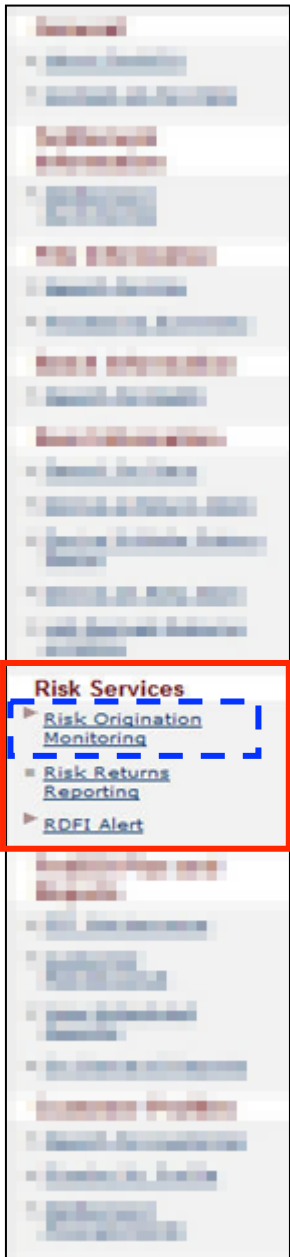
FedACH Risk® Origination Monitoring
Criteria Considerations: Options for Monitoring/Managing Batches

RTN level

The service keeps a running total of all origination for your RTN as a whole and compares it against the caps you have set.

Company ID level (your originator)

Company ID Select

The service keeps a running total of batches per individual Company ID for only a SELECT group of originators; the service does not know how many originators you have in total. Origination by any Company ID not on the select list flows through processing without monitoring.

Company ID Inclusive

The service keeps a running total of batches per individual Company ID for an INCLUSIVE list of ALL authorized originators. The service knows this is your complete list of authorized originators. Origination by any not on the list is automatically pended for your inspection and your decision to either release or reject the pended batch.

The difference between Company ID Select and Company ID Inclusive:

You have 100 originators and elect to manage all 100 originators using Company ID Select. The service does not know this is your complete list. Origination by a 101st not on the list will flow through processing without pending for your inspection.

If you elect to manage the same 100 originators using Company ID Inclusive, the service recognizes this as your complete list of all authorized originators. Origination by a 101st not on the list will automatically pend for your inspection.

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FedACH Risk® Origination Monitoring
Criteria Considerations: Manage Batches - Routing Number Only

Originators → ODFI → ACH Operator (FedACH)
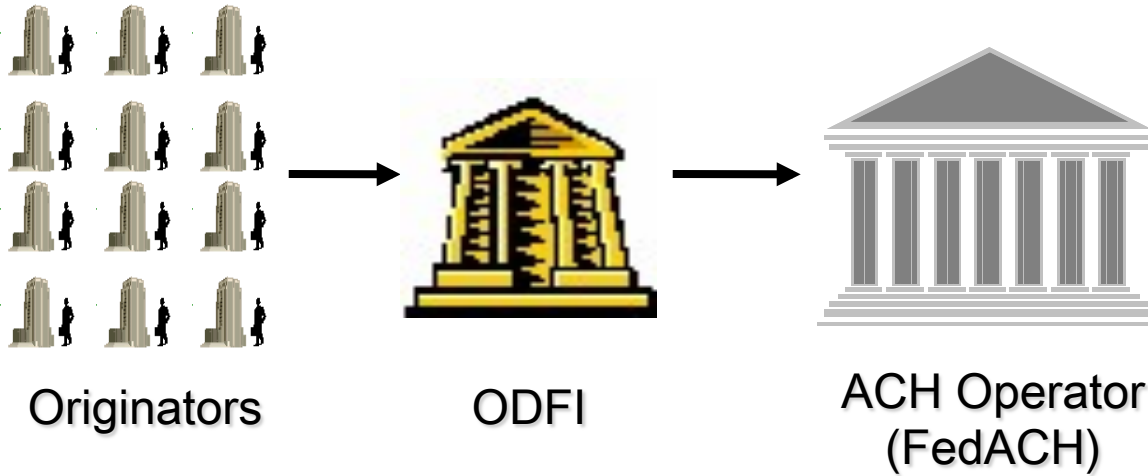
Choose "RTN only" if your institution is only concerned with the overall value of ACH credits and debits originated by your institution. The number of originators is not important at the RTN level since the service is simply adding up all origination for the whole RTN.

RTN: 061000555		Cap limit = $3,700	
Batch Number	**Batch Debit Value**	**Remaining Cap**	**Pend or Release?**
0000001	$2,700	$1,000	**Release**
0000002	$850	$150	**Release**
0000003	$200	$150	**Pend** (service sends an email alert)
0000004	$75	$75	**Release** *

* Note: The service is designed to process as many batches as possible under the caps you have set. One batch may pend, yet subsequent batches will be processed as long as they fit in under the remaining cap.

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Take a closer look at Risk.

FedACH Risk® Origination Monitoring
Criteria Considerations: Manage Batches - Company ID Select

Originators   ODFI   ACH Operator (FedACH)

ODFI has 12 originators but only wants to monitor two. Origination from any not on the select list flows through processing without inspection.
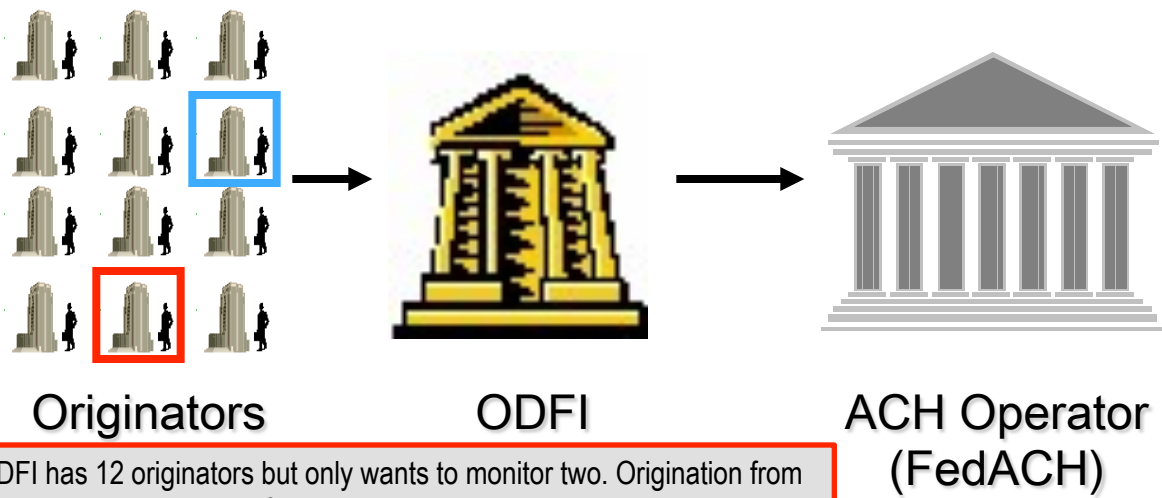
A batch originated by L84Work exceeds its cap; the batch pends and leaves the entire cap still available.

A batch originated by 2BorNot2B fits in under the cap. The batch is released for processing and leaves a remaining cap balance.

Monitored Company ID	Batch Debit Value	Remaining Cap	Pend or Release?
L84Work **Cap: $1,000**	$1,500	$1000	**Pend**
2BorNot2B **Cap: $3,900**	$2,700	$1,200	**Release**
Not Identified	No Origination Monitoring		

Take a closer look at Risk

FedACH Risk® Origination Monitoring
Criteria Considerations: Manage Batches - Company ID Inclusive

Originators   **ODFI**   **ACH Operator (FedACH)**

Origination from an unknown originator, not on the inclusive list, will automatically pend for further research.
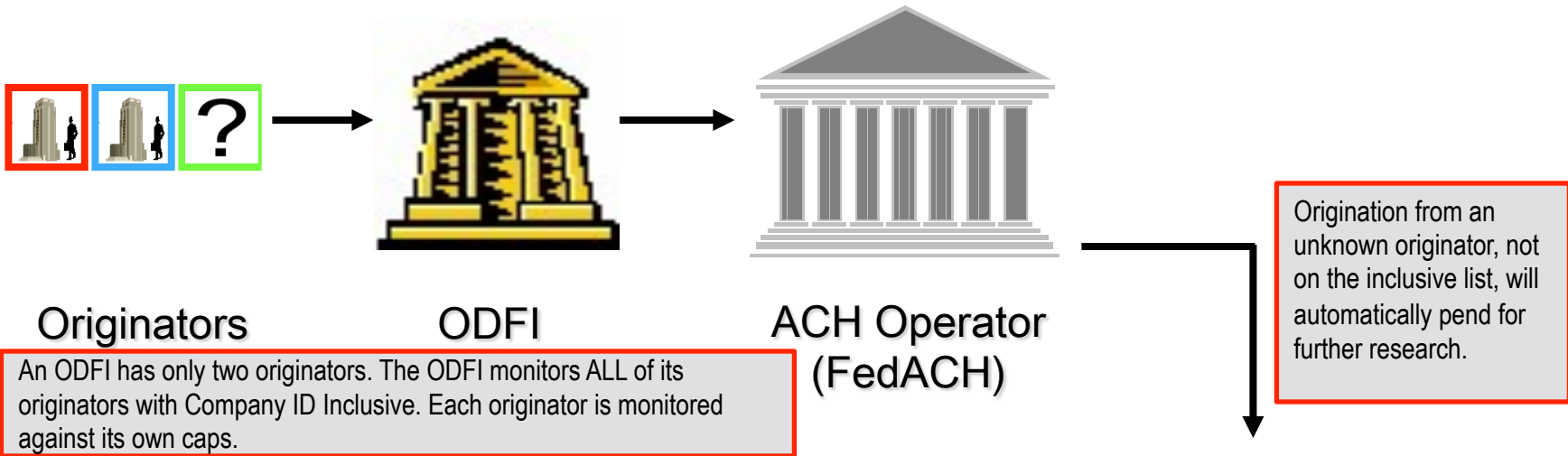
An ODFI has only two originators. The ODFI monitors ALL of its originators with Company ID Inclusive. Each originator is monitored against its own caps.

Monitored Company ID	Batch Debit Value	Remaining Cap	Pend or Release?
L84Work **Cap: $4,650**	$3,450	$1,200	**Release**
2BorNot2B **Cap: $1,700**	$1,750	$1,700	**Pend**
Undefined Company ID **No Criteria**	$1,000	N/A	**Pend**

Take a closer look at Risk.

FedACH Risk® Origination Monitoring
Getting Started with Company ID Select or Inclusive

Company ID: Select or Inclusive Level

To change between Company ID Select and Company ID Inclusive, you must start over: delete criteria and re-enter.

If you decide you want to change, print the Criteria Summary Report before deleting entries so you'll have a record of your data on hand for re-entry.

Formats of Company IDs in your lists must match exactly to the Company ID in the batch header record. You can research the formats of your originators' Company IDs by using the Search for Batch screens' "originated" batches selection.

Company ID Inclusive Level

With Company ID Inclusive, the service considers any Company IDs not on your inclusive list to be undefined (unknown) and will pend any origination from them. If you cannot enter all of your Company IDs in one day, or if you perhaps are not sure you have a complete list, here are some ideas for getting started:

Use the Search for Batch Screen's "originated" batches to research originators and the formats of their Company IDs as they appear in the batch header record.

Temporarily set the special, end-of-day default instruction for undefined batches to "release." Since you'll receive email notification of pended batches from any undefined originators not on your inclusive list, you'll quickly find out which ones are missing. Once you have your complete list entered to your satisfaction, go back and change the special, end-of-day default instruction for undefined batches to "reject."

Choose to start more slowly by using Company ID Select instead until you gain experience and compile a complete list of originators. Enter only a few Company IDs in Company ID Select, and then after a few weeks, change over to Company ID Inclusive and enter your complete list.
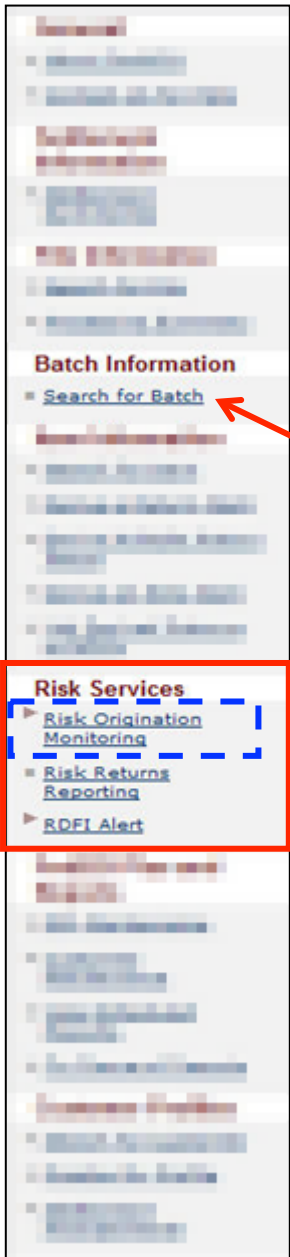
FedACH Risk® Origination Monitoring
Service Functions Available

- **Risk Origination Monitoring Maintenance**
  - **Add, edit, or delete management criteria**

- Criteria Summary Report
  - View current and next day criteria

- Origination Monitoring
  - View, release and/or reject pended batches

- Historical Reporting
  - View reports of release/reject history along with previous changes to management criteria

Risk Services

▶ Risk Origination Monitoring
  - Risk Origination Monitoring Maintenance
  - Criteria Summary Report
  - Origination Monitoring
  - Historical Reporting
- Risk Returns Reporting
▶ RDFI Alert

FedACH Risk® Origination Monitoring Service

Entering Criteria

FedACH Risk® Origination Monitoring
Entering criteria: Contact Information and Monitoring Options

FedACH: **Risk Origination Monitoring Maintenance-Contact Information**
TEST BANK, N.A.   ATLANTA, GA
MODE: TEST

Changes to Management Criteria are effective next business day 09/16/2002.

Risk Services

- Risk Origination Monitoring
  - Risk Origination Monitoring Maintenance
  - Criteria Summary Report
  - Origination Monitoring
  - Historical Reporting
- Risk Returns Reporting
- RDFI Alert

First Contact

Name:	Contact A
Email Address:	ContactA@bankname.com
Confirm Email:	ContactA@bankname.com
Phone:	(555) 555-5555

Second Contact (Optional)

Name:	Contact B
Email Address:	ContactB@bankname.com
Confirm Email:	ContactB@bankname.com
Phone:	(555) 555-5556

Delete This Contact

Third Contact (Optional)

Name:	Contact C
Email Address:	ContactC@bankname.com
Confirm Email:	ContactC@bankname.com
Phone:	(555) 555-5557

Delete This Contact

Manage Batches

- ○ By Company ID Select
- ○ By Company ID Inclusive
- ● By Routing Number Only
- ○ No Selection

Continue   Reset

One contact is mandatory. Contacts entered on this screen are "primary" and receive copies of ALL notifications the service sends.

Later screens allow designation of additional contacts to receive only specific communications.

Select a managed batch type. This is your "monitoring level."

Take a closer look at Risk.

FedACH Risk® Origination Monitoring
Entering Criteria: Contact Information – Company ID
INCLUSIVE ONLY

FedACH: **Risk Origination Monitoring Maintenance – Company ID Inclusive**
TEST BANK, N.A.   ATLANTA, GA

MODE: TEST

Changes to Management Criteria are effective next business day 09/16/2002.

You have selected to manage batches by Company ID Inclusive. This selection results in all undefined Company IDs pending for FedACH Risk Origination Monitoring. You must select an end of day processing default for undefined Company IDs. Identifying an additional contact is optional.

Optional Contact

Name:	Contact D
Email Address:	ContactD@bankname.com
Confirm Email:	ContactD@bankname.com
Phone:	(555) 555-5558

End of Day Default for Undefined Company IDs:

○ Release Pended Batches

◉ Reject Pended Batches

[Continue] [Cancel] [Reset]

This screen is ONLY for those choosing to monitor batches at the Company ID INCLUSIVE level. Enter an optional contact to receive notification of 'undefined' Company IDs. Primary contacts receive these notifications as well.

Select an end-of-day default to instruct the service what to do with any undefined batches still in pended status at the end of the FedACH® Services' processing day.

Tip: When getting started at the Company ID Inclusive level, you can select "release" to ensure nothing rejects as an oversight until you have your complete inclusive Company ID list entered to your satisfaction.

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Take a closer look at Risk.

Entering Criteria: Prepare to Enter Caps

- Enter debit dollar caps only, credit dollar caps only, or both credit and debit dollar caps

- Enter full dollar amounts; no decimals/cents

- If you do not want to monitor a cap, leave the cap field blank

- A zero in a cap field means any origination will pend for inspection

- Cap Time Frames:

  Process Day – the service will accumulate debit and credit totals for the current processing day only and compare the accumulation against the cap(s) for the current process day only; service re-sets the accumulation to zero at the start of every processing day

  Exposure Days – the service takes into account today plus the previous three days of debits and today plus the previous two days of credits, helping you to monitor over a wider exposure period

Take a closer look at Risk.

Entering Criteria: Prepare to Enter Caps

- The end-of-day default is a <u>default</u> instruction to the service telling it what to do with any batches still in pended status at the end of the FedACH® Services' processing day at 2:15 am ET. Ordinarily, you would review pended batches during your processing day and make release or reject decisions before the end of the FedACH Services' processing day.

- Sets of criteria (caps, cap time frames and end-of-day default instructions) are entered uniquely for each thing you choose to monitor: for your whole RTN or for each Company ID.

- Company IDs entered MUST MATCH EXACTLY to the Company ID in the batch header record. Use the Search for Batch screen to see how individual Company IDs are formatted.

- Even use criteria entries to tailor monitoring to meet non-traditional requirements:

  - For an originator allowed to originate only credits, set its debit cap at zero. Any debit origination will pend for inspection and a reject or release decision

  - For an originator required to pre-fund, set its caps at zero, and review its account balances before releasing its batches

  - This service monitors forward origination only. For an RTN that ONLY originates RETURNS, set caps of zero for that RTN, and any forward origination will pend, awaiting a release or reject decision

Take a closer look at Risk.

FedACH Risk® Origination Monitoring
Entering Criteria – All Monitoring Options

Risk Services

- Risk Origination Monitoring
  - Risk Origination Monitoring Maintenance
  - Criteria Summary Report
  - Origination Monitoring
  - Historical Reporting
- Risk Returns Reporting
- RDFI Alert

NOTE: Everyone will see a portion of this screen. Fields will vary based on the monitoring level selected.

FedACH: **Risk Origination Monitoring Maintenance – Management Criteria**
TEST BANK, N.A.   ATLANTA, GA

MODE: TEST

Changes to Management Criteria are effective next business day 09/16/2002.

You have selected to manage batches by Company ID Select. You may identify an additional contact each managed Company ID. Identifying an additional contact is optional.

Additional Contact (Optional):	Contact D
Email Address:	ContactD@bankname.com
Confirm Email:	ContactD@bankname.com
Phone:	(555) 555-5558

Delete This Contact

Enter Debit Cap or Credit Cap or both as a whole-dollar value 0 to 9,999,999,999,999. Commas are optional.

A zero value cap will pend all batches for review. Leaving the field blank indicates that no cap is required and the batches will be processed without review.

Company ID:	L84Work
Credit Cap:	2,000
Debit Cap:	5,000
Cap Time Frame:	◉ Process Day ○ Exposure Days
End of Day Default:	◉ Release Pended Batches ○ Reject Pended Batches

Continue   Cancel   Reset

Add an additional <u>optional</u> contact, such as a relationship manager, for a specific Company ID. This optional contact receives notifications of cap breaches / pended batches only for this specific Company ID. Primary contacts receive these notices as well.

Enter Company ID – MUST MATCH exactly to ID in batch header record.

Enter cap values.

Select a cap time frame.

Select an end-of-day default.

FedACH Risk® Origination Monitoring
Entering Criteria: Confirmation Screen

Risk Services

▸ Risk Origination Monitoring
- Risk Origination Monitoring Maintenance
- Criteria Summary Report
- Origination Monitoring
- Historical Reporting

- Risk Returns Reporting

▸ RDFI Alert

FedACH: **Risk Origination Monitoring Maintenance – Submit**
TEST BANK, N.A.   ATLANTA, GA

MODE: TEST

Changes to Management Criteria are effective next business day 09/16/2002.

Please review Management Criteria for accuracy.

- **Select Edit to return to the previous screens.**
- **Select Submit to send Management Criteria to FedACH for processing.**
- **Select Cancel to abandon these selections and start over.**

Contact Information
First Contact: Contact A, ContactA@bankname.com, (555) 555-5555
Second Contact: Contact B, ContactB@bankname.com, (555) 555-5556
Third Contact: Contact C, ContactC@bankname.com, (555) 555-5557

Management Criteria
Company ID: L 8 4 W o r k
Name: Contact D
Email Address: ContactD@bankname.com
Phone: (555) 555-5558
Credit Cap: $2,000
Debit Cap: $5,000
Cap Time Frame: Process Day
End of Day Default: Release Batch

Note: the Company ID is set in blocks to allow verification of how the service will read the ID. If there is a blank space in the Company ID, leave a blank box.

All batches containing the ODFI RTN 041000124 and the Company ID 'L84Work' will be managed in accordance with your specifications. Any batches not containing Company IDs not defined by your organization will be will be processed without review. Batches will be summed by Process Day and compared against your limitation of Debit = 5,000 and Credit = 2,000. All batches exceeding these caps will be pended. All batches remaining in a pended status at 02:15 a.m. will be Released.

The following URL directs you to information regarding governance of the FedACH Risk Origination Monitoring Services: http://www.frbservices.org/OperatingCirculars/pdf/Oc4.pdf

☑ I have reviewed the criteria and confirm accuracy

[Edit] [**Submit**] [Cancel]

Review management criteria for accuracy. If the information is correct, check the box and click "Submit" to continue.

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FedACH Risk® Origination Monitoring
Entering Criteria: Confirmation Screen – Company ID Select / Inclusive

FedACH: Risk Origination Monitoring Maintenance – Confirmation
TEST BANK, N.A.   ATLANTA, GA

MODE: TEST

Changes to Management Criteria are effective next business day 09/16/2002.

FedACH Risk Origination Monitoring Setup By Company ID Select is complete.

Contact Information
First Contact: Contact A, ContactA@bankname.com, (555) 555-5555
Second Contact: Contact B, ContactB@bankname.com, (555) 555-5556
Third Contact: Contact C, ContactC@bankname.com, (555) 555-5557

Management Criteria
Company ID: L 8 4 W o r k
Name: Contact D
Email Address: ContactD@bankname.com
Phone: (555) 555-5558
Credit Cap: $2,000
Debit Cap: $5,000
Cap Time Frame: Process Day
End of Day Default: Release Batch

[Done] [Add New Company ID]

Company ID	Credit Cap	Debit Cap	Cap Time Frame	End of Day Default
'L84Work '	2,000	5,000	Process Day	Release Batch

Risk Services
Risk Origination Monitoring
- Risk Origination Monitoring Maintenance
- Criteria Summary Report
- Origination Monitoring
- Historical Reporting
- Risk Returns Reporting
- RDFI Alert

If there are no additional Company IDs to monitor, click "Done." Otherwise, click "Add New Company ID," and repeat for each Company ID you choose to monitor.

Take a closer look at Risk.

FedACH Risk® Origination Monitoring
Entering Criteria: Maintaining Criteria

Risk Services

- ▶ Risk Origination Monitoring
  - ■ Risk Origination Monitoring Maintenance
  - ■ Criteria Summary Report
  - ■ Origination Monitoring
  - ■ Historical Reporting
- ■ Risk Returns Reporting
- ▶ RDFI Alert

FedACH: **Risk Origination Monitoring Maintenance**
TEST BANK, N.A.   ATLANTA, GA

MODE: TEST

- • Select *Maintain ODFI Information* to change ODFI contact information.
- • Select *Maintain Company Cap or Contact Information* to add, delete, or edit cap or contact information for a company.
- • Select *Delete All Management Criteria* to delete all existing caps, contacts, and Managed Batch screening type.
- • Select *End Of Day Default Maintenance* to change current end of day default.

Management Criteria Changes Effective Next Business Day:

Maintain ODFI Information

Maintain Company Cap or Contact Information

Delete All Management Criteria

Management Criteria Changes Effective Current Business Day:

End Of Day Default Maintenance

NOTE: Once criteria are active in the service, this screen will appear after selecting "Risk Origination Monitoring Maintenance." Make changes to criteria from this screen. The majority of changes take effect the next business day.

Maintain Company Cap or Contact Information

Edit information for a specific Company ID including contacts, cap thresholds, cap time frame and end-of-day default.

The "End of Day Default Maintenance" takes effect immediately and temporarily for the current business day only. For unusual circumstances, the end-of-day default setting can be changed to "release" or "reject." All end-of-day defaults revert to prior settings for the following business day. **This is a temporary change for the current processing day only.**

Take a closer look at Risk.

FedACH Risk® Origination Monitoring
Dual Control Option: Criteria Setting – Do you have Dual Control?

Dual Control options for Setting and Editing Management Criteria

- Not every institution will have selected the dual control subscriber access roles for setting and editing monitoring criteria. For those who chose this option, these instructions for approval by the second user are provided.

- Dual control processes for setting and editing criteria are the same for any level of monitoring: RTN, Company ID Select or Company ID Inclusive.

- When using dual control, changes made to management criteria require a second user with the same credentials to approve the changes before they become effective.

- **Make sure you know if you are set up under dual control.** Check the criteria entered by viewing the "Criteria Summary Report," "NEXT DAY." If you see a message that you have criteria to be effective "next day" awaiting approval, this means the system is waiting for that approval before accepting the criteria. **The other "dual control" person must verify the criteria by end-of-day or the system will purge the new criteria.**

Take a closer look at Risk.

FedACH Risk® Origination Monitoring
Dual Control Option: Criteria Setting

Risk Services

Risk Origination Monitoring

- Risk Origination Monitoring Maintenance
- Criteria Summary Report
- Origination Monitoring
- Historical Reporting

Risk Returns Reporting

RDFI Alert

FedACH: **Risk Origination Monitoring Maintenance**

TEST BANK, N.A.   ATLANTA, GA

MODE: TEST

- Select *Maintain ODFI Information* to change ODFI contact information.
- Select *Delete All Management Criteria* to delete all existing caps, contacts, and Managed Batch screening type.
- Select *End Of Day Default Maintenance* to change current end of day default.

Management Criteria Changes Effective Next Business Day:

Maintain ODFI Information

Management Criteria Changes Effective Current Business Day:

FedACH Risk Origination Monitoring Management Criteria has been submitted but requires approval by an authorized staff member before it is effective. Management Criteria Changes Effective Current Business Day cannot be made until the pending Management Criteria has been approved or rejected.

Under dual control, once entries or changes have been made to management criteria, a second user with dual control access must approve the changes before they become effective. Approval must occur on the day the entries were made or the entries will be lost. You can verify if your entries need approval by checking the "Criteria Summary Report," "NEXT Day" criteria. If criteria entries need approval, the next day view will tell you there are entries "awaiting" approval.

FedACH Risk® Origination Monitoring
Dual Control Option: Criteria Setting

Risk Services

Risk Origination Monitoring

- Risk Origination Monitoring Maintenance

- Criteria Summary Report

- Origination Monitoring

- Historical Reporting

Risk Returns Reporting

RDFI Alert
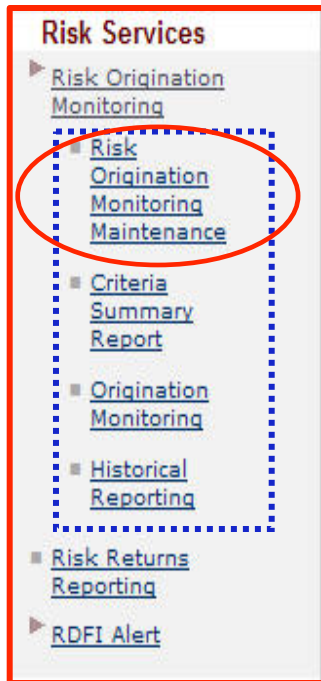
FedACH: **Risk Origination Monitoring Maintenance**
TEST BANK, N.A.   ATLANTA, GA

MODE: TEST

FedACH Risk Origination Monitoring Management Criteria changes have been submitted, but require approval by an authorized staff member before they are effective. Please select the following link to review and approve or reject the changes.

Approve Pending Management Criteria Changes

A second user under dual control, with appropriate subscriber credentials, approves changes to management criteria by clicking on this link.

Take a closer look at Risk.

FedACH Risk® Origination Monitoring
Dual control Option: Criteria Setting

FedACH Risk® Origination Monitoring
Dual Control Option: Criteria Setting

FedACH: **Approved Management Criteria Changes - Confirmation**
TEST BANK, N.A.   ATLANTA, GA

MODE: TEST

Risk Services

▶ Risk Origination
Monitoring

- Risk
Origination
Monitoring
Maintenance

- Criteria
Summary
Report

- Origination
Monitoring

- Historical
Reporting

- Risk Returns
Reporting

▶ RDFI Alert

Pending approval, changes to Management Criteria are effective next business day 02/06/2004.

The pending FedACH Risk Origination Monitoring Management Criteria has been approved. Changes will be made to the Management Criteria are effective next business day.

- **Select Submit to send Management Criteria to FedACH for processing.**
- **Select Cancel to abandon these selections and start over.**

Contact Information Pending Approval

First Contact Name	Contact A
Phone	(555) 555-5555
Email Address	ContactA@bankname.com

Second Contact Name	Contact B
Phone	(555) 555-5556
Email Address	ContactB@bankname.com

Third Contact Name	Contact C
Phone	(555) 555-5557
Email Address	ContactC@bankname.com

Management Criteria Pending Approval

Credit Cap	50,000
Debit Cap	25,000
End of Day Default	Reject Batch
Cap Time Frame	Process Day

[Submit] [Cancel]

After the approve/reject decision has been made, it must be submitted.

All changes are effective next business day.

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Take a closer look at Risk

FedACH Risk® Origination Monitoring
Criteria Summary Report

- **Risk Origination Monitoring Maintenance**
  - Add, edit, or delete management criteria

- **Criteria Summary Report**
  - **View current and next day criteria**

- **Origination Monitoring**
  - View, release and/or reject pended batches

- **Historical Reporting**
  - View release/reject history along with previous changes to management criteria

Take a closer look at Risk.

FedACH Risk® Origination Monitoring
Criteria Summary Report

Use the Criteria Summary Report to view monitoring criteria in effect for the current day and for the next day.

Important Tip: The "Next Day" view will also alert you if the system is awaiting approval from another "dual control" subscriber before it will accept any new entries. Under dual control, new entries must be approved same day or they will be dropped.
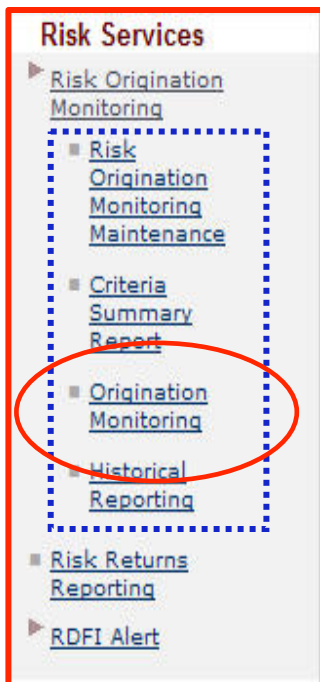
Additional contacts, identified when managing batches at the Company ID Inclusive level, show here.

Tip: If you decide to change how you manage batches at one of the Company ID levels, for example to change from Company ID Select to Company ID Inclusive, print out a copy of this Criteria Summary Report for reference before deleting and re-entering your criteria.

Risk Services
- Risk Origination Monitoring
  - Risk Origination Monitoring Maintenance
  - Criteria Summary Report
  - Origination Monitoring
  - Historical Reporting
- Risk Returns Reporting
- RDFI Alert

!FedACH: **Criteria Summary Report**
TEST BANK, N.A.   ATLANTA, GA

MODE: TEST

○ Current Day ● Next Day

Management Criteria as of Process Date: 09/1

Manage Batches By
Company ID Inclusive

Contact Information
First Contact: Contact A, ContactA@bankname.com, (555) 555-5555
Second Contact: Contact B, ContactB@bankname.com, (555) 555-5556
Third Contact: Contact C, ContactC@bankname.com, (555) 555-5557

Undefined Company Criteria
Contact Name: Contact D
Email Address: ContactD@bankname.com
Phone: (555) 555-5558
End of Day Default: Reject Batch

Management Criteria
Company ID: [M][o][n][i][t][o][r] [3]
Credit Cap: No value allows origination of all debits and / or credits.
Debit Cap: $35,000
End of Day Default: Reject Batch
Cap Time Frame: Process Day
Additional Contact Information (optional)
Name: Contact G
Phone: (555) 555-5561
Email Address: ContactG@bankname.com

Company ID: [M][o][n][i][t][o][r][1]
Credit Cap: $10,000
Debit Cap: $5,000
End of Day Default: Reject Batch
Cap Time Frame: Process Day
Additional Contact Information (optional)
Name: Contact E
Phone: (555) 555-5559
Email Address: ContactE@bankname.com

FedACH Risk® Origination Monitoring

Origination Monitoring Menu Item: View, Release, Reject Pended Batches

Risk Services
- Risk Origination Monitoring
  - Risk Origination Monitoring Maintenance
  - Criteria Summary Report
  - Origination Monitoring
  - Historical Reporting
- Risk Returns Reporting
- RDFI Alert

- Risk Origination Monitoring Maintenance
  - Add, edit, or delete management criteria

- Criteria Summary Report
  - View current and next day criteria

- **Origination Monitoring**
  - **View, release and/or reject pended batches**

- Historical Reporting
  - View release/reject history along with previous changes to management criteria

Take a closer look at Risk.

FedACH Risk® Origination Monitoring
Origination Monitoring Menu Item: View, Release, Reject Pended Batches

Risk Services

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FedACH: **FedACH Services**
TEST BANK, N.A.   ATLANTA, GA

MODE: TEST

Managed Batch Status: Pended

If managing batches by Company ID Select or Inclusive, enter a Managed Company ID in the Managed Company ID field to view information on its managed batch status. The Managed Company ID entered must be an exact match in order for information to be displayed. If you do not enter a Company ID, all Managed Company IDs and their batches will be displayed for the managed batch status selected.
If managing your batches by Company ID Inclusive, enter the word "undefined" (without quotes) in the Managed Company ID field to view the batches for undefined Company IDs.

Managed Company ID:

SEC Code: ALL - ALL SEC CODES

Debit Amount: Equal To

Credit Amount: Equal To

Batch Number:

View List   Reset

Managed Batch Status as of Process Date: 09/13/2002   System Time: 03/01/2006 12:48 CST

Release   Reject   Clear

Managed Company ID: 'Company001'

☐ Select all batches

Manage Batches By	Cap Time Frame	End of Day Default	Origination Cap		Accumulative Total		Remaining Cap	
			Debits	Credits	Debits	Credits	Debits	Credits
Company ID Inclusive	Process Day	Reject Batch	0	N/A	0.00	N/A	0.00	N/A

Sel	Batch Status	Effective Entry Date	SEC	Company ID	Company Name	Batch Number	Item Addn Count	Debit Amount	Credit Amount
☑	Pended	09/13/02	POS	'Company001'	COMPNAME	2090001	2	1.00	1.00

Callout boxes:

Select a managed batch status of "pended" to view current day's pended batches.

Tip: you can view pended batches specifically from undefined Company IDs.

View list of pended batches based on search criteria by clicking "View List."

Release or reject selected pended batches.

Select all pended batches at once with "Select all batches" or select individual batches with individual check marks

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FedACH Risk® Origination Monitoring
Origination Monitoring Menu Item: View, Release, Reject Pended Batches

Risk Services

Risk Origination Monitoring

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FedACH: FedACH Services
TEST BANK, N.A.   ATLANTA, GA

MODE: TEST

These Batches Will Be Released

> For this example, a decision to "release" the batch is under review.

Please review your selections for accuracy. Select Cancel to return to the previous screen or select Submit to send the batches to FedACH for processing.

[Submit] [Cancel]

Managed Company ID: 'Company001'

Batch Status	Effective Entry Date	SEC	Company ID	Company Name	Batch Number	Item Addn Count	Debits	Credits
Pended	09/13/02	POS	'Company001'	COMPNAME	2090001	2	1.00	1.00

> Confirm your decision to release or reject the pended batch. **Once submitted, the action cannot be undone.** Rejected batches are not saved.
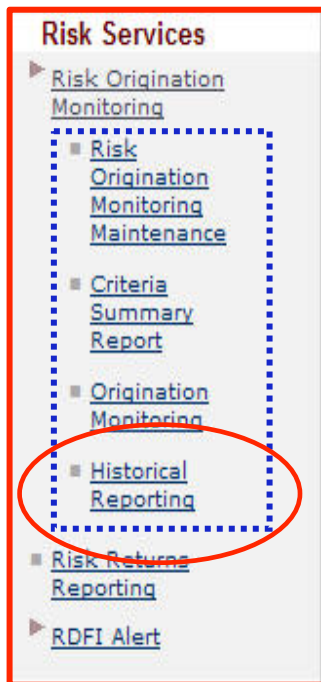
Take a closer look at Risk.

FedACH Risk® Origination Monitoring
Historical Reporting

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- **Historical Reporting**
  - **View release/reject history along with previous changes to management criteria**

Take a closer look at Risk.

FedACH Risk® Origination Monitoring
Historical Reporting

Risk Services

Risk Origination Monitoring

- Risk Origination Monitoring Maintenance

- Criteria Summary Report

- Origination Monitoring

- Historical Reporting

Risk Returns Reporting

RDFI Alert

FedACH: **Historical Reporting**
TEST BANK, N.A.   ATLANTA, GA

MODE: TEST

Origination Monitoring Event History

Management Criteria Event History

Origination Monitoring Event History -- a historical record of pended batches and whether those batches were released or rejected.

Management Criteria Event History -- a historical record of changes made to management criteria including the name of the user who made the changes.

FedACH Risk® Origination Monitoring
Historical Reporting: Origination Monitoring Event History

The Origination Monitoring Event History report's first screen has filters to limit your search criteria.

60 days of history that can be retrieved in 10 day increments.

Enter search criteria.

Click "view list" for results.

FedACH Risk® Origination Monitoring
Historical Reporting: Origination Monitoring Event History

FedACH: Origination Monitoring Event History
TEST BANK, N.A.   ATLANTA, GA

MODE: TEST

Managed Company ID: '1234'

Date	Cap Time Frame	End of Day Default	Origination Cap Debits	Origination Cap Credits	Accumulative Total Debits	Accumulative Total Credits	Remaining Cap Debits	Remaining Cap Credits
07/24/06	Exposure Days	Release Batch	5,000	4,000,000	0.00	4,979,951.24	5,000.00	-979,951.24
07/21/06	Exposure Days	Reject Batch	5,000	4,000,000	0.00	4,580,408.18	5,000.00	-580,408.18
07/20/06	Exposure Days	Reject Batch	5,000	4,000,000	0.00	3,824,372.80	5,000.00	175,627.20
07/19/06	Exposure Days	Reject Batch	5,000	4,000,000	0.00	1,891,037.59	5,000.00	2,108,962.41
07/18/06	Exposure Days	Reject Batch	5,000	4,000,000	0.00	2,286,794.12	5,000.00	1,713,205.88

Batch Status	Effective Entry Date	SEC	Company ID	Company Name	Batch Number	Item Addn Count	Debit Amount	Credit Amount
Released	07/24/06	CCD	'1234'	ABC	1	124	0.00	1,324,751.59
By:	Staff One		at 07/24/2006 12:11 EDT					
Released	07/21/06	CCD	'1234'	ABC	1	114	0.00	1,182,377.71
By:	Staff One		at 07/21/2006 14:19 EDT					

The top portion of the report shows the historical performance against caps set. This information helps when making revisions to an originator's caps.

The bottom portion of the report provides an audit list on the disposition of pended batches, including who made the decision. If "EOD" shows, the batch was handled by the end-of-day default instruction.

Reports can be downloaded or printed.

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Take a closer look at Risk.

FedACH Risk® Origination Monitoring
Historical Reporting: Management Criteria Event History

One full year of data is available.

The service only creates a new version of the Management Criteria Event History report when changes to management criteria have been made.

Take a closer look at Risk.

FedACH Risk® Management Services

Congratulations

You have entered your first sets of monitoring criteria, and your financial institution's risk management services are ready to start working for you.

We are here for questions;

please refer to the following slide

Take a closer look at Risk.

FedACH Risk® Management Services
Help with Questions

- My FedDirectory® Service
  - https://www.frbservices.org/contacts/index.jsp

- FedACH® and Check Customer Support
  - https://www.frbservices.org/contactus/fedach_operations.html

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Take a closer look at Risk.