

ACH: Approvals

Overview

ACH Approvals enable financial institutions (FIs) to configure, at the Focus Customer level, the number of approvals required on ACH payments. A minimum of 1 approval is required with a maximum of 3 approvals allowed. An ACH payment cannot process successfully without being fully approved. Partially approved entries remain in a state of **Needs Approval**.

Payments must be approved by the ACH Cut-off time and date displayed on the Payment Confirmation and Payment Detail page in order to process on time for the chosen payment date. For a payment designated **Same Day ACH**, it must be approved by the Same Day ACH Cut-off Time to process and settle today.

Users with approval privileges can approve ACH payments created by themselves or others. If an ACH payment requires 2 or 3 approvals, users with approval privileges can approve the payment and then choose to **Notify Approver(s)** and select other approvers to complete the approval process. If the user has **create only** or **create and approve other** privileges, the user has the option to **Notify Approver(s)**.

Once fully approved, the ACH payment processes accordingly.

Approve and Notifying Approver(s)

ACH transactions can be approved only by individuals who are authorized to approve the specific ACH payment type e.g., PPD debit, PPD credit, CCD debit, etc. If a user does NOT have ACH approval privileges, they can notify other approvers that the payment is ready for approval. A payment must be in a **Needs Approval** status in order to be approved or to notify approvers.

A user who does not have ACH approval privileges may still be able to create a given type of transaction; however, that user must request that an authorized user approve the transaction before it can be processed. If the payment requires multiple approvals and the user has the appropriate approval privileges, they may 'Approve' once and then notify another approver for the next approval. In either case, the user may choose to notify one or more approvers who have appropriate privileges for the payment's transaction type that a payment is awaiting their action. Each approver receives a notification that an item requires approval. The approver can then access and approve the pending payment(s).

Note: Payments with an auto-approve recurring frequency need to be approved only once, when the batch is created. If multiple approvers are required, only the first approver's approval is automatic and any subsequent approvals required can be made from the ACH Payments or Payment Detail page.

ACH Approvals

Users can approve or notify approvers from a number of locations:

1. Confirmation page within payment creation or edit workflow
2. Payment detail page
3. Kebab menu on the ACH Payments page
4. Action bar on the ACH Payments page

- 1. Confirmation page within payment creation or edit workflow**

At the final confirmation step of creating a new ACH payment or editing an existing one, the user can click the **Approve** or the **Notify Approver(s)** button.



Payment Submitted

Your payment is pending approval

Payment requires 1 more approval. Approve by 03/31/2023 at 05:45 pm EDT

Funding Account
Biz Savings *6381

To
3 Recipients

Payment Date
4/3/2023

Frequency
Single

Amount
\$16.70

Tracking #
15559246

Approve

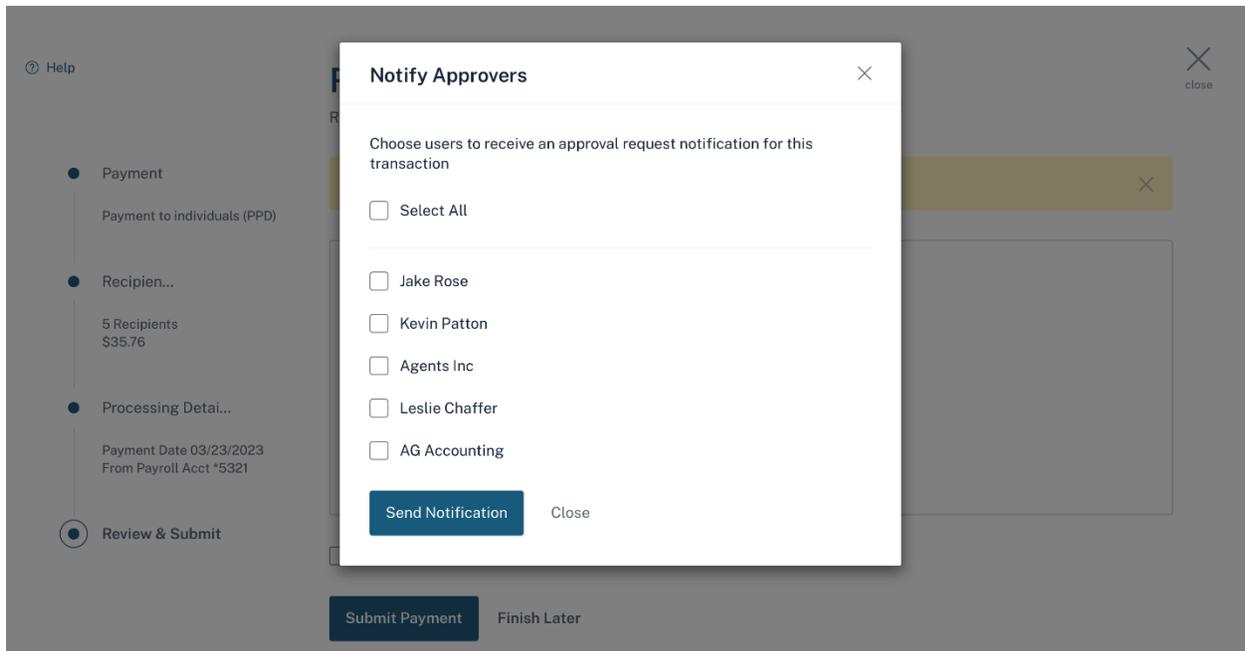
Notify Approver(s)

⌵ Export

- If the user has approval privileges and only one approval is required, clicking **Approve** authorizes the payment, and the user is redirected to the ACH Payments page where the payment now displays in an **Approved** status. If the

payment requires more than one approval, after the initial approval, the payment remains in a **Needs Approval** status.

- Both users with and without approval privileges can choose to **Notify Approver(s)**. Once selected, the following page opens and the user can choose the approver(s) they want to notify. The user has the option of **Select All** or can select one or multiple approvers. The list of approvers displays only those users, who have privileges for the specific payment type. The **Notify Approver(s)** action leaves the payment in a **Needs Approval** status.



2. Payment detail page

Another way to approve is from the Payment Detail page. Users can reach this page by clicking the **Name** field on the ACH Payments page or expanding a transaction row and clicking on **See All Details >**. Payments that require approval must be in a **Needs Approval** status. To locate them more quickly, users can apply the **Status** filter for **Needs Approval** or use the toggle to **Only show items needing action**.

ACH Payments Show cut-off times

ACH Payment

Filter	Payment Date	Account	Recipient	Type	Status	Amount	Only show items needing action	
<input type="checkbox"/>	5/26/2023 <small>Payment date changed from 5/29/2023 due to holiday/weekend.</small>	HolidayT	15559434	Payroll Acct *5321	4 Recipients	Payment Business	⚠️ Needs 1 Approval	\$74.43 CR
<input type="checkbox"/>	3/29/2023	QAZ	15559582	Basic Biz Checking *0058	2 Recipients	Payment Individual	⚠️ Needs 1 Approval	\$5.25 CR
<input type="checkbox"/>	3/23/2023	LaterTater	15559688	Biz Savings *6381	Lori	Payment Individual	⚠️ Needs 1 Approval	\$6.00 CR
<input type="checkbox"/>	3/22/2023	Kate	15559516 <small>Copy of 15559514</small>	Basic Biz Checking *0058	4 Recipients	Payment Individual	⚠️ Missed Cut-Off <small>You have missed the cut-off time. Please re-schedule</small>	\$950.00 CR

← Back to ACH Payments

This transaction requires 1 more approval. Approve by 05/24/2023 at 05:45 pm EDT

HolidayT

This is a great payment!

Notify Approver(s)
Approve
Reject
More Actions

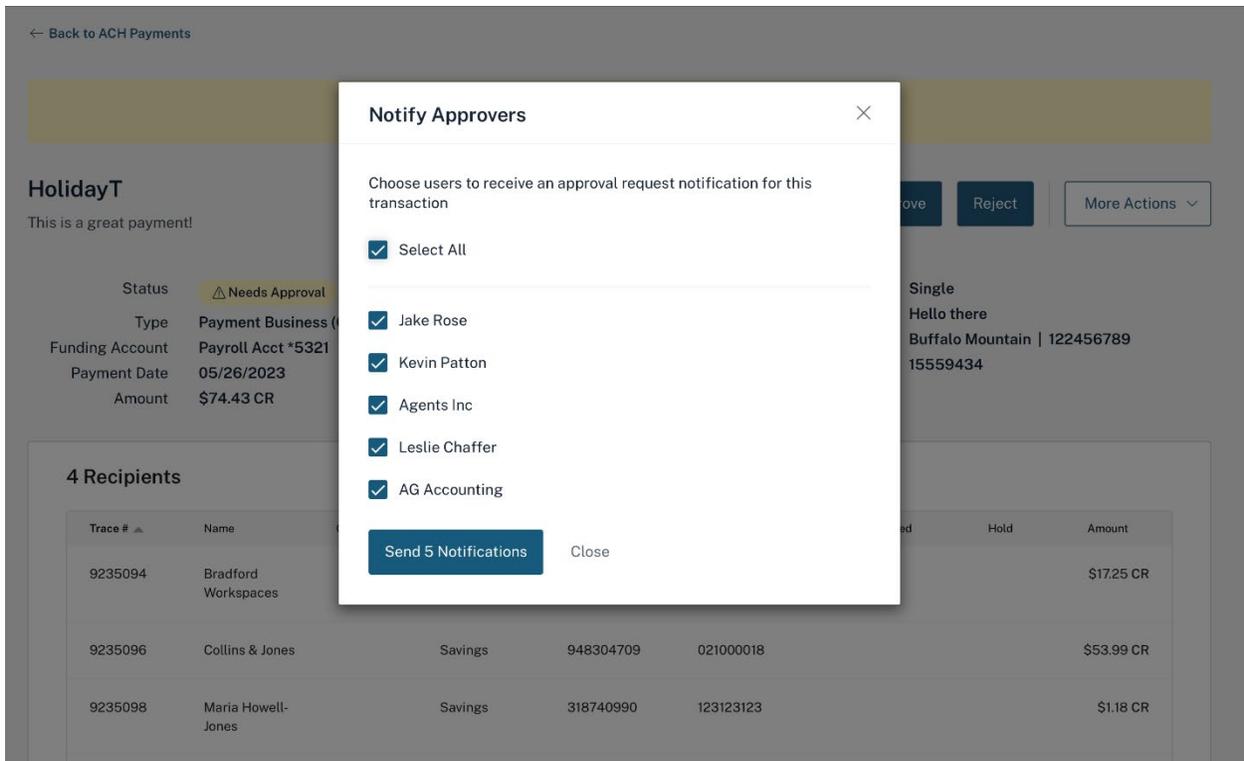
Status ⚠️ Needs Approval [View Activity](#)
Type Payment Business (CCD)
Funding Account Payroll Acct *5321
Payment Date 05/26/2023
Amount \$74.43 CR

Payment Frequency Single
Memo Hello there
Company & ID Buffalo Mountain | 122456789
Tracking # 15559434

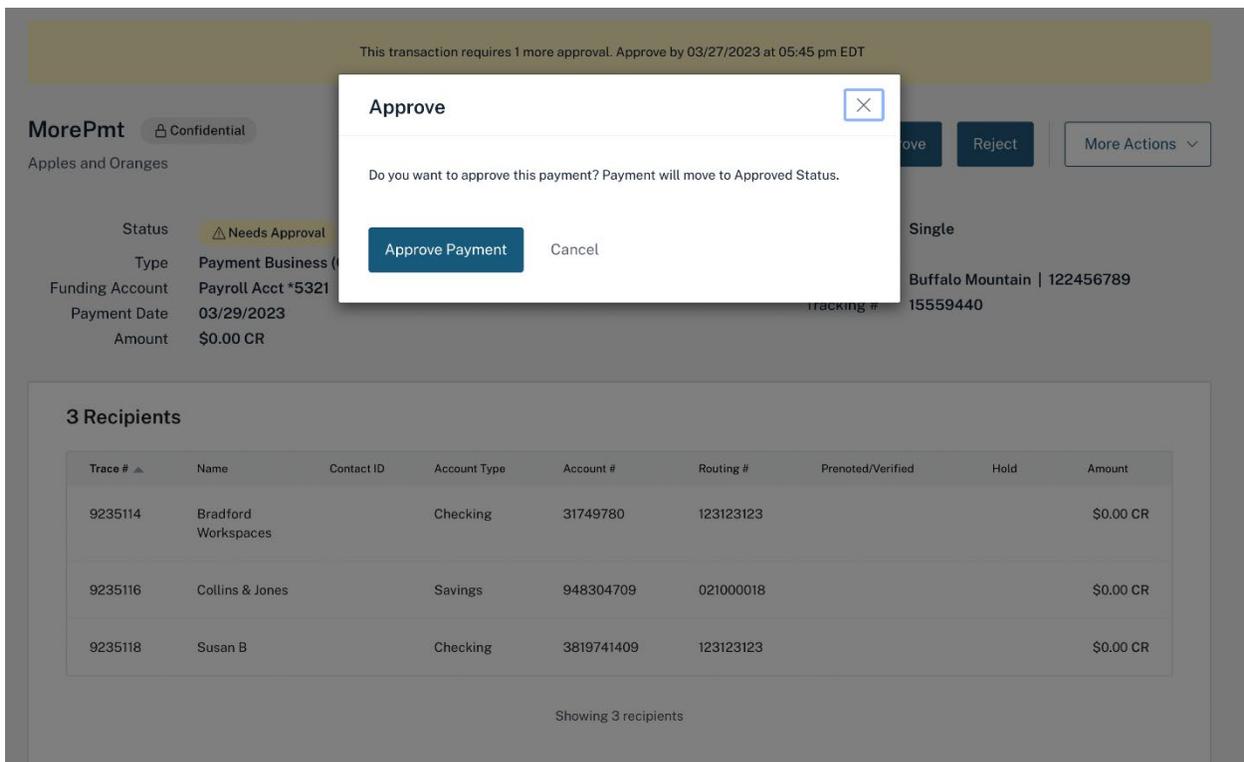
4 Recipients

Trace # ▲	Name	Contact ID	Account Type	Account #	Routing #	Prenoted/Verified	Hold	Amount
9235094	Bradford Workspaces		Checking	31749780	123123123			\$17.25 CR
9235096	Collins & Jones		Savings	948304709	021000018			\$53.99 CR
9235098	Maria Howell-Jones		Savings	318740990	123123123			\$1.18 CR

- The user can choose to **Notify Approver(s)** to request approval. Once the pop-up window opens, the user can select **Select All** or select one or more approvers eligible to act upon this transaction.



- If the user has appropriate privileges, they can **Approve** the transaction. A pop-up window opens to confirm the **Approve Payment** action.



- Approving the transaction shows a success message and the payment moves to an **Approved** status or remains in a **Needs Approval** status if additional approvals are required.

Payment approved. Processing begins on 03/27/2023

MorePmt Confidential

Unapprove
More Actions ▼

Apples and Oranges

<p>Status Approved View Activity</p> <p>Type Payment Business (CCD)</p> <p>Funding Account Payroll Acct *5321</p> <p>Payment Date 03/29/2023</p> <p>Amount \$0.00 CR</p>	<p>Payment Frequency Single</p> <p>Memo</p> <p>Company & ID Buffalo Mountain 122456789</p> <p>Tracking # 15559440</p>
---	--

3 Recipients

Trace # ▲	Name	Contact ID	Account Type	Account #	Routing #	Prenoted/Verified	Hold	Amount
9235114	Bradford Workspaces		Checking	31749780	123123123			\$0.00 CR
9235116	Collins & Jones		Savings	948304709	021000018			\$0.00 CR
9235118	Susan B		Checking	3819741409	123123123			\$0.00 CR

Showing 3 recipients

- The user may also choose to **Reject** the transaction if it does not meet the approval criteria. They must provide a reason for the rejection and press the **Reject Payment** button. If a payment is rejected, it goes into an **Approval Rejected** status.

Reject ✕

Please provide a reason for rejection.

Enter reason

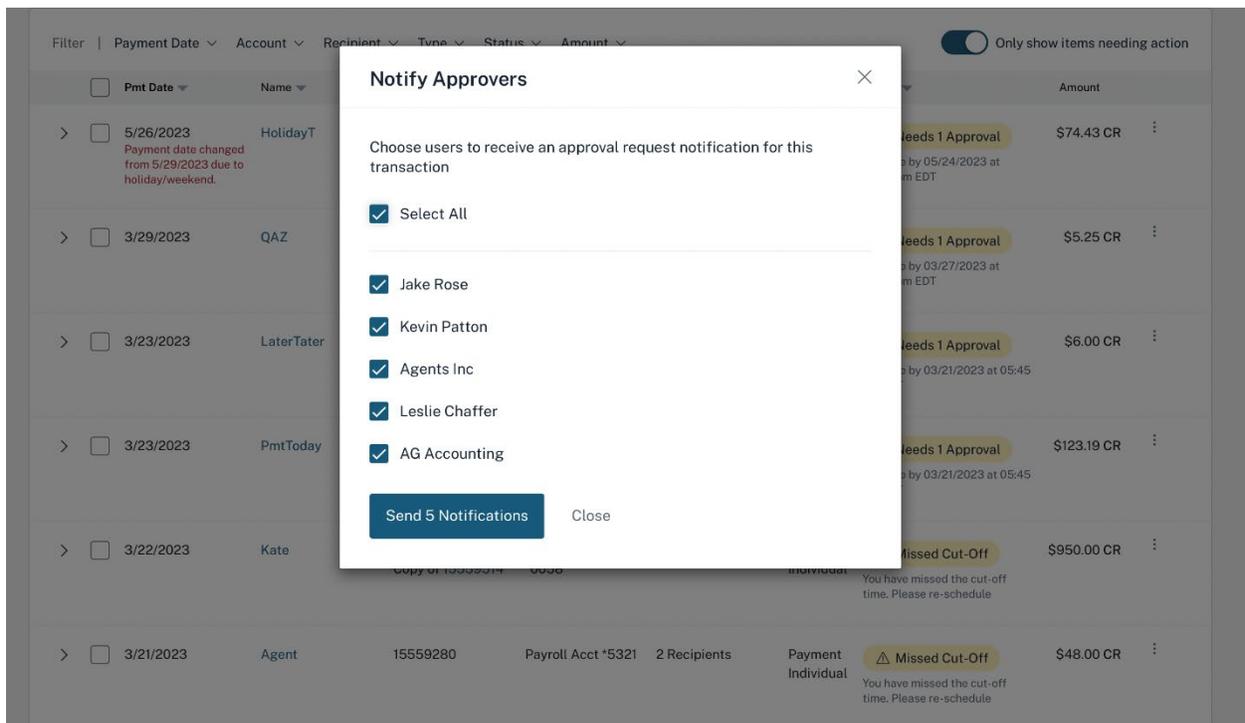
Reject Payment
Cancel

3. Kebab menu on the ACH Payments page

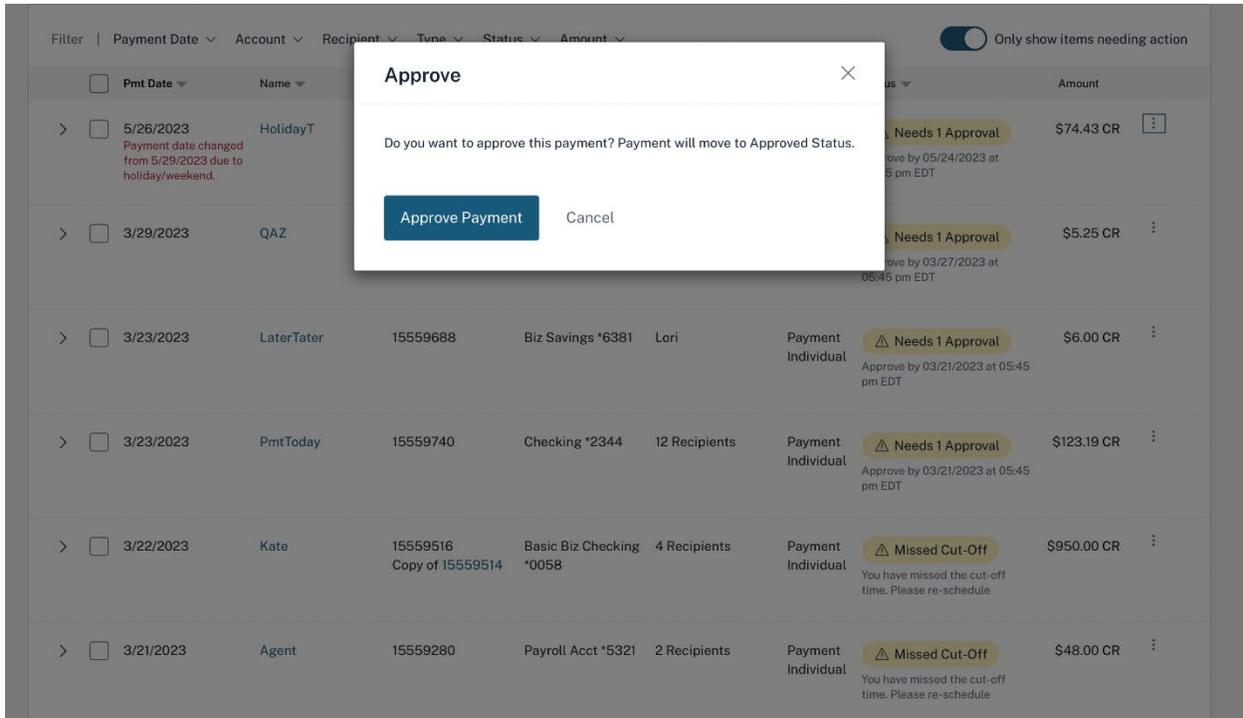
Alternatively, the user can select **Notify Approver(s)**, **Approve** or **Reject** from the kebab menu at the end of the ACH payment row.

Date	Account	Account Number	Account Name	Recipients	Payment Type	Status	Amount
3/23/2023	Expenses1	15559302 Recur of 15558000	Payroll Acct *5321	5 Recipients	Payment Individual	Approved Processing begins on 03/21/2023 Show More	\$35.76 CR
3/23/2023	Happy	15559694	Checking *2344	12 Recipients	Payment Individual	Needs 1 Approval Approve by 03/21/2023 at 05:45 pm EDT	\$123.19 CR
3/23/2023	LaterTater	15559688	Biz Savings *6381	Lori	Payment Individual	Needs 1 Approval Approve by 03/21/2023 at 05:45 pm EDT	
3/22/2023	Bpre	15559630	Checking *2344	4 Recipients	Payment Individual	Missed Cut-Off You have missed the cut-off time. Please re-schedule	
3/22/2023	Kate	15559516 Copy of 15559514	Basic Biz Checking *0058	4 Recipients	Payment Individual	Missed Cut-Off You have missed the cut-off time. Please re-schedule	
3/22/2023	QAZ	15559582	Basic Biz Checking *0058	2 Recipients	Payment Individual	Missed Cut-Off You have missed the cut-off time. Please re-schedule	\$5.25 CR

- Choosing **Notify Approver(s)** to request approval opens a pop-up window for the user to select **Select All** or select one or more approvers eligible to act upon this transaction.



- If the user has appropriate privileges, they can **Approve** the transaction. A pop-up window opens to confirm the **Approve Payment** action. Approving the transaction moves it to an **Approved** status or remains in a **Needs Approval** status if additional approvals are required.



4. Action bar on the ACH Payments page

The user can also approve a transaction via the action bar on the ACH Payments page by selecting one or more payments in a **Needs Approval** status by clicking on the **Approve** button. Alternatively, users can elect to **Notify Approver(s)**. Users cannot reject payments from the action bar. Users can only reject from the kebab menu or from the payment detail page.

>	<input type="checkbox"/>	3/23/2023	Expenses1	15559302 Recur of 15558000	Payroll Acct *5321	5 Recipients	Payment Individual	Approved Processing begins on 03/21/2023 Show More	\$35.76 CR	:
>	<input checked="" type="checkbox"/>	3/23/2023	Happy	15559694	Checking *2344	12 Recipients	Payment Individual	Needs 1 Approval Approve by 03/21/2023 at 05:45 pm EDT	\$123.19 CR	:
>	<input type="checkbox"/>	3/23/2023	LaterTater	15559688	Biz Savings *6381	Lori	Payment Individual	Needs 1 Approval Approve by 03/21/2023 at 05:45 pm EDT	\$6.00 CR	:
>	<input type="checkbox"/>	3/22/2023	Bpre	15559630	Checking *2344	4 Recipients	Payment Individual	Missed Cut-Off You have missed the cut-off time. Please re-schedule	\$210.00 CR	:
>	<input type="checkbox"/>	3/22/2023	Kate	15559516 Copy of 15559514	Basic Biz Checking *0058	4 Recipients	Payment Individual	Missed Cut-Off You have missed the cut-off time. Please re-schedule	\$950.00 CR	:
>	<input type="checkbox"/>	<div style="border: 1px solid #ccc; padding: 5px; display: flex; align-items: center; gap: 10px;"> 1 selected Approve Notify Approver(s) Copy Export Create Report Delete </div>								:

- When the user chooses **Notify Approver(s)** button from the bottom of the **ACH Payments** page, the **Transaction Approval Options** page opens.

TRANSACTION APPROVAL OPTIONS

Select an approver per transaction set. An alert will be sent to the designated approver requesting that they approve the designated transaction(s).

Pending Approvals

TRANSACTION SET - 1

AUTHORIZED APPROVERS FOR THIS TRANSACTION SET - 1 ONLY:
The following authorized approvers may authorize the following transactions only.

TRANSACTION SET APPROVER(S): Select Individual Approver

Batch Name	SEC Code	Batch Type	Tracking #	Effective Date	Batch Totals
LaterTater Savings:*6381	PPD	Credit	15559688	03/23/2023	\$6.00 CR

Request Approval(s)
Back to Pending Batches

- The user must choose one Transaction Set Approver from the dropdown list and then click the Request Approval button.

TRANSACTION APPROVAL OPTIONS

Select an approver per transaction set. An alert will be sent to the designated approver requesting that they approve the designated transaction(s).

Pending Approvals

TRANSACTION SET - 1

AUTHORIZED APPROVERS FOR THIS TRANSACTION SET - 1 ONLY:

The following authorized approvers may authorize the following transactions only.

TRANSACTION SET APPROVER(S):

Select Individual Approver

- Jake Rose (Primary Email @gmail.com)
- AG Accounting (Primary Email @apiture.com)
- Agents Inc (Primary Email @apiture.com)
- Kevin Patton (Primary Email @apiture.com)
- Leslie Chaffer (Primary Email @yopmail.com)

Batch Name	Tracking #	Effective Date	Batch Totals
LaterTater Savings:*6381	15559688	03/23/2023	\$6.00 CR

Request Approval(s)

Back to Pending Batches

NOTE: The user can select only one authorized approver using this Notify Approver method.

- If multiple and varying payment types are selected to approve at one time, the eligible approvers can differ per transaction. In this case, the user selects one approver per transaction set.

TRANSACTION APPROVAL OPTIONS

AUTHORIZED APPROVERS: The following approver(s) may authorize **ALL** the selected transactions on this page.

Select **ONE APPROVER** for **ALL** the transaction sets or select an approver per transaction set. An alert will be sent to the designated approver requesting that they approve the designated transaction(s).

ALL TRANSACTIONS APPROVER(S):

Select Individual Approver

- Jake Rose (Primary Email @gmail.com)
- Agents Inc (Primary Email @apiture.com)
- Kevin Patton (Primary Email @apiture.com)
- Leslie Chaffer (Primary Email @yopmail.com)

Pending Approvals

TRANSACTION SET - 1

AUTHORIZED APPROVERS FOR THIS TRANSACTION SET - 1 ONLY:

The following authorized approvers may authorize the following transactions only - select ONE approver or select an approver for all transactions on the page using the option at the top of this page. An approver selection for this transaction set will override an overall approver selection made on this page

TRANSACTION SET APPROVER(S):

Batch Name	SEC Code	Batch Type	Tracking #	Effective Date	Batch Totals
Happy Checking:*2344	PPD	Credit	15559694	03/23/2023	\$123.19 CR

TRANSACTION SET - 2

AUTHORIZED APPROVERS FOR THIS TRANSACTION SET - 2 ONLY:

The following authorized approvers may authorize the following transactions only - select ONE approver or select an approver for all transactions on the page using the option at the top of this page. An approver selection for this transaction set will override an overall approver selection made on this page

TRANSACTION SET APPROVER(S):

Batch Name	SEC Code	Batch Type	Tracking #	Effective Date	Batch Totals
Happy Checking:*2344	PPD	Credit	15559694	03/23/2023	\$123.19 CR

TRANSACTION SET - 2

AUTHORIZED APPROVERS FOR THIS TRANSACTION SET - 2 ONLY:

The following authorized approvers may authorize the following transactions only - select ONE approver or select an approver for all transactions on the page using the option at the top of this page. An approver selection for this transaction set will override an overall approver selection made on this page

TRANSACTION SET APPROVER(S):

Batch Name	SEC Code	Batch Type	Tracking #	Effective Date	Batch Totals
LaterTater Savings:*6381	PPD	Credit	15559688	03/23/2023	\$6.00 CR

[Request Approval\(s\)](#)

[Back to Pending Batches](#)

- Clicking **Request Approval** opens the **Approval Request Summary** page, where the status of the approval request sent to the selected approver is displayed as shown below:

ACH Edit Cut-off Time: 8:02 am EDT 03/22/2023
 Next ACH Add Cut-off Time: 3:55 pm EDT
 Final ACH Add Cut-off Time: 5:45 pm EDT
 Same Day ACH Add Cut-off Time: 3:55 pm EDT

Approval Request Summary

An alert has been sent as designated below requesting the user to approve the transaction(s).

Pending Approvals - Approver Login Required

TRANSACTION SET - 1 -

Batch Name	SEC Code	Tracking #	Effective Date	Batch Totals	Approval Request
LaterTater Savings:*6381	PPD	15559688	03/23/2023	\$6.00 CR	Jake Rose - (Primary Email @gmail.com) on 3/21/2023 1:38:29 pm EDT

[Back to ACH Payments](#)

ACH Edit Cut-off Time: 8:02 am EDT 03/22/2023
 Next ACH Add Cut-off Time: 3:55 pm EDT
 Final ACH Add Cut-off Time: 5:45 pm EDT
 Same Day ACH Add Cut-off Time: 3:55 pm EDT

Approval Request Summary

An alert has been sent as designated below requesting the user to approve the transaction(s).

Pending Approvals - Approver Login Required

TRANSACTION SET - 1 -

Batch Name	SEC Code	Tracking #	Effective Date	Batch Totals	Approval Request
Happy Checking:*2344	PPD	15559694	03/23/2023	\$123.19 CR	Jake Rose - (Primary Email @gmail.com) on 3/21/2023 11:37:58 am EDT

TRANSACTION SET - 2 -

Batch Name	SEC Code	Tracking #	Effective Date	Batch Totals	Approval Request
LaterTater Savings:*6381	PPD	15559688	03/23/2023	\$6.00 CR	Jake Rose - (Primary Email @gmail.com) on 3/21/2023 11:37:58 am EDT

[Back to ACH Payments](#)

When the user chooses **Approve** from the buttons on the bottom of the ACH Payments page, the payment goes into an **Approved** status and the user receives an Approval Summary page. The summary page gives the user this additional information:

- **Batch State Locked.** This is when no more items can be added to or deleted from the batch.
- **Debit Made to Associated Account (or Credit Made to Associated Account).** This is the date when (depending on the type of transaction) the funds are debited from or credited to the settlement account.
- **Batch Submitted to ACH Network.** This is the date when the batch will be included in the Financial Institution’s ACH file.

ACH Edit Cut-off Time: 8:02 am EDT 03/22/2023
 Next ACH Add Cut-off Time: 3:55 pm EDT
 Final ACH Add Cut-off Time: 5:45 pm EDT
 Same Day ACH Add Cut-off Time: 3:55 pm EDT

Approval Summary

Successful Approvals

Batch Name	SEC Code	Tracking #	Effective Date	Active Item Count	Items on Hold	Batch Totals
QAZ Checking:*0058	PPD	1559582	03/29/2023	2	0	\$5.25 CR

Following is a breakdown of the processing dates for this batch.
 It is advisable that you have sufficient funds to cover the total amount of the batch in the account associated with this batch on the day that the account is to be debited.
Batch State Locked: 03/27/2023
Debit Made to Associated Account: 03/27/2023
Batch Submitted to ACH Network: 03/27/2023

[Back to ACH Payments](#)

Rejecting Pending ACH Payments

The **Reject** action allows the user to reject the approval of a payment in **Needs Approval** status. Users can **Reject** a payment in one of 2 ways:

1. The user can choose the **Reject** option from the Payment Details page, which opens after clicking on the Payment Name from the ACH payments page.

This transaction requires 1 more approval. Approve by 03/27/2023 at 05:45 pm EDT

MorePmt Confidential

Apples and Oranges
[Notify Approver\(s\)](#) [Approve](#) [Reject](#) [More Actions](#)

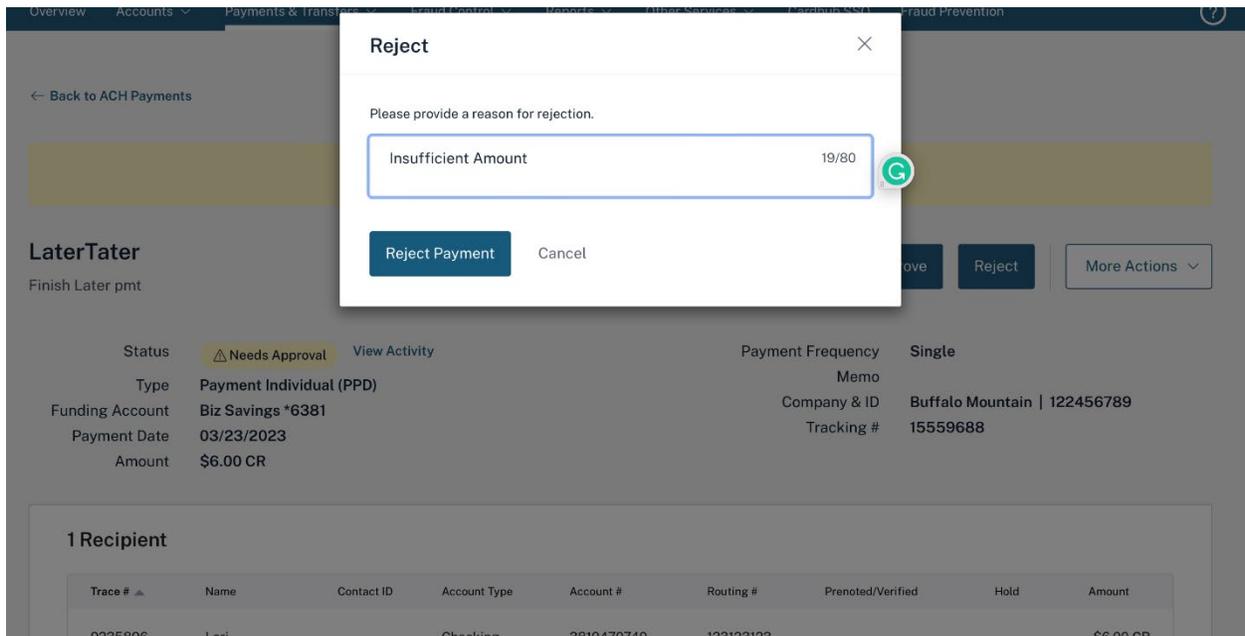
<p>Status ⚠ Needs Approval View Activity</p> <p>Type Payment Business (CCD)</p> <p>Funding Account Payroll Acct *5321</p> <p>Payment Date 03/29/2023</p> <p>Amount \$0.00 CR</p>	<p>Payment Frequency Single</p> <p>Memo</p> <p>Company & ID Buffalo Mountain 122456789</p> <p>Tracking # 15559440</p>
--	--

3 Recipients

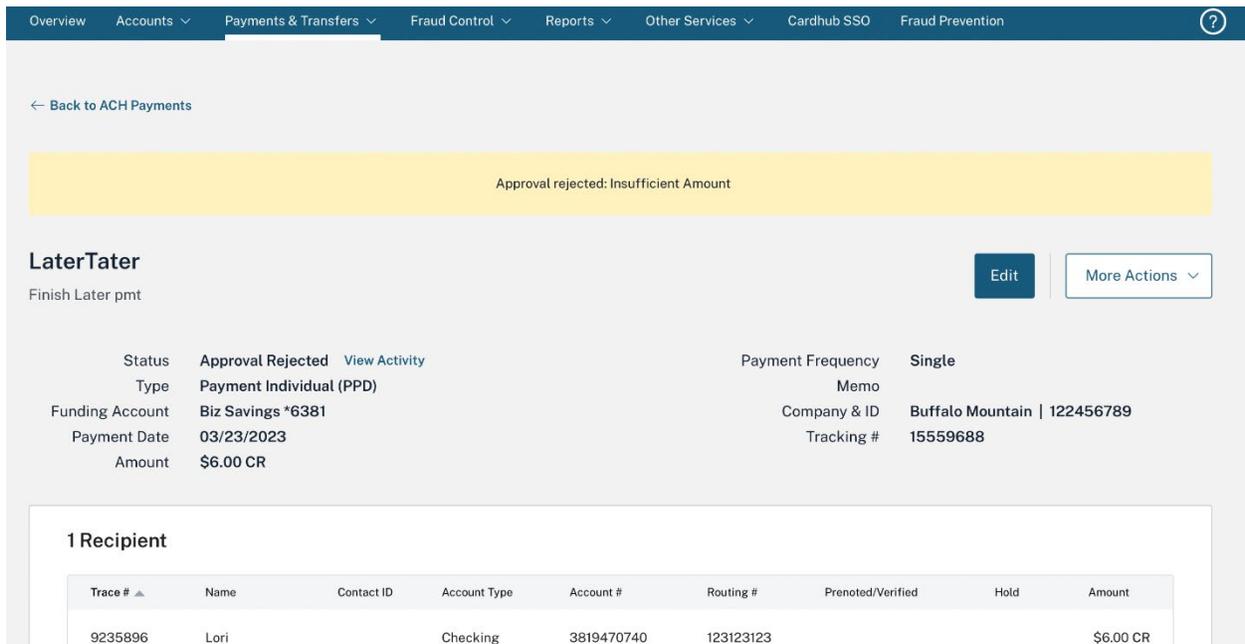
Trace # ▲	Name	Contact ID	Account Type	Account #	Routing #	Prenoted/Verified	Hold	Amount
9235114	Bradford Workspaces		Checking	31749780	123123123			\$0.00 CR
9235116	Collins & Jones		Savings	948304709	021000018			\$0.00 CR
9235118	Susan B		Checking	3819741409	123123123			\$0.00 CR

Showing 3 recipients

- The user must provide a reason for the rejection and click the **Reject Payment** button.



- Once rejected, the reason for rejection is displayed on the top of the page and within the **View Activity** modal. The payment moves to an **Approval Rejected** status.



- The user can **Edit** the details and correct the reason for rejection before resubmitting.

Edit Processing Details

ACH Cut-Off Times: 8:02am, 11:36am, 5:45pm EDT



- Payment
 - Payment to individuals (PPD)
- Recipien...
 - 5 Recipients
 - \$35.76
- Processing Deta...
 - Payment Date 03/23/2023
 - From Payroll Acct *5321
- Review & Submit

Approval rejected: Don't know what this is for ✕

Funding Account

Payroll Acct *5321 ✕

Payment is withdrawn from this account

Company ID

Tax ID ▼

ID #
123456789

Must be 9 digits

Company Name

Buffalo Mountain

2. The approver can also **Reject** the payment from the kebab menu at the end of the ACH payment row.

Filter	Payment Date	Account	Recipient	Type	Status	Amount	
							Only show items needing action
<input type="checkbox"/> Pmt Date	Name	Tracking #	From	To	Type	Status	Amount
<input type="checkbox"/> 5/26/2023 <small>Payment date changed from 5/29/2023 due to holiday/weekend.</small>	HolidayT	15559434	Payroll Acct *5321	4 Recipients	Payment Business	Approved <small>Processing begins on 05/24/2023</small>	\$74.43 CR
<input type="checkbox"/> 4/4/2023	Gremlins	15559246	Biz Savings *6381	3 Recipients	Payment Business	⚠ Approval Rejected	
<input type="checkbox"/> 3/30/2023	Bpre	15559630	Checking *2344	4 Recipients	Payment Individual	Approved <small>Processing begins on 03/28/2023</small>	
<input type="checkbox"/> 3/30/2023	Expenses1	15559732 Recur of 15559302	Payroll Acct *5321	5 Recipients	Payment Individual	Approved <small>Processing begins on 03/28/2023</small>	
<input type="checkbox"/> 3/29/2023	MorePmt	15559440	Payroll Acct *5321	3 Recipients	Payment Business	⚠ Needs 1 Approval <small>Approve by 03/27/2023 at 05:45 pm EDT</small>	\$0.00 CR
<input type="checkbox"/> 3/29/2023	QAZ	15559582	Basic Biz Checking *0058	2 Recipients	Payment Individual	Approved <small>Processing begins on 03/27/2023</small>	\$5.25 CR

- Notify Approver(s)
- Approve
- Reject
- Edit
- Copy
- Export
- Delete

Unapproving an ACH Payment

Payments in an **Approved** status can be unapproved if the payment has not started processing and the user has the appropriate approval privileges. Once a payment is unapproved, the payment returns to a **Needs Approval** status and can be modified or

deleted. Once unapproved, the number of approvers to re-approve the payment is based on the user's setting for required approvers.

Users can **Unapprove** a payment in one of 2 ways:

1. From the ACH Payments list the user can select **Unapprove** from the kebab menu at the end of the transaction row. The user's ability to unapprove a payment depends on the status of the payment and their privileges.

The screenshot shows the 'ACH Payments' interface. At the top, there is a navigation bar with tabs: Overview, Accounts, Payments & Transfers (selected), Fraud Control, Reports, Other Services, Cardhub SSO, and Fraud Prevention. Below the navigation bar, the page title 'ACH Payments' is displayed with a 'Show cut-off times' dropdown and an 'ACH Payment' button. A search bar is present with the placeholder 'Search name or tracking #'. Below the search bar, there is a table with columns: Filter, Payment Date, Account, Recipient, Type, Status, Amount, and an 'Only show items needing action' toggle. The table contains four rows of payment data. The second row, dated 4/4/2023, is highlighted with a yellow background and labeled 'Approval Rejected'. A kebab menu is open for this row, showing options: Unapprove, Copy, Export, and Delete. The 'Unapprove' option is highlighted with an orange border.

Filter	Payment Date	Account	Recipient	Type	Status	Amount		
<input type="checkbox"/>	5/26/2023 Payment date changed from 5/29/2023 due to holiday/weekend.	HolidayT	15559434	Payroll Acct *5321	4 Recipients	Payment Business	Approved Processing begins on 05/24/2023 Show More	\$74.43 CR
<input type="checkbox"/>	4/4/2023	Gremlins	15559246	Biz Savings *6381	3 Recipients	Payment Business	Approval Rejected	\$16
<input type="checkbox"/>	3/30/2023	Bpre	15559630	Checking *2344	4 Recipients	Payment Individual	Approved Processing begins on 03/28/2023 Show More	\$210
<input type="checkbox"/>	3/30/2023	Expenses1	15559732 Recur of 15559302	Payroll Acct *5321	5 Recipients	Payment Individual	Approved Processing begins on 03/28/2023 Show More	\$35.76 CR

2. From the Payment Detail page the users can click on the payment **Name** from the ACH Payments list or expand the transaction row and click **See All Details >** to access the Payment Detail page and click the **Unapprove** button at the top of the page. The user's ability to unapprove a payment depends on the status of the payment and their privileges.

Overview Accounts Payments & Transfers Fraud Control Reports Other Services Cardhub SSO Fraud Prevention

← Back to ACH Payments

Payment approved. Processing begins on 05/24/2023

HolidayT Unapprove More Actions

This is a great payment!

Status	Approved View Activity	Payment Frequency	Single
Type	Payment Business (CCD)	Memo	Hello there
Funding Account	Payroll Acct *5321	Company & ID	Buffalo Mountain 122456789
Payment Date	05/26/2023	Tracking #	15559434
Amount	\$74.43 CR		

4 Recipients

Trace #	Name	Contact ID	Account Type	Account #	Routing #	Prenoted/Verified	Hold	Amount
9235094	Bradford Workspaces		Checking	31749780	123123123			\$17.25 CR

Errors on Approval

1. If there are any errors that won't allow the payment to be approved, the user receives a message to review items preventing the payment from approving successfully. Below are some examples of errors:

Approve ✕

The payment you are attempting to approve exceeds the current available risk limit of \$183.30 for credits. The limit may be impacted by other payments that are approved and scheduled to process within the same timeframe. The earliest available effective date based on payments already approved for processing is 04/07/2023 23:59:59.

Do you want to approve this payment? Payment will move to Approved Status.

Approve Payment Cancel

Transaction Approval Options

Errors Were Encountered:

Attention: You have chosen to request approval on the following batch(es) for which you have approve privileges.

- BonusPmt 5210710

Please note that you may directly approve the above item(s) more quickly than requesting approval by another user.

The table below shows the failed approval requests and the errors that caused the approval requests to fail. Take appropriate action before requesting approval for the following batch(es).

Failed Approval Requests

Batch Name	SEC Code	Tracking #	Effective Date	Batch Totals	Errors
123 Checking:*1001	PPD	5211830	02/06/2023	\$10.00 CR	The cutoff time has passed to approve this batch with a scheduled date of 02/06/2023. You need to approve this batch before the cutoff time (02/07/2023 1:30 pm EST) in order to process as a Same Day ACH Batch. The earliest scheduled date now possible is '02/07/2023'. Please reschedule.
BonusPmt Checking:*1001	PPD	5210710	02/16/2023	\$234.98 DR	No approvers can be found, possible reasons are: 1) sufficient cash management privileges.2) sufficient account privileges to approve this batch.3) can't already be an approver.4) can't be the current customer.

If you have any questions about this error, please contact Any Institution at 888-452-1577, and use error reference number NQLQLGN747S

[Send a Secure Message to Any Institution](#)

[Back to Pending Batches](#)

Let's te

Two-way Text Alert Approval

The Financial Institution may offer two-way text alert authentication. Once a payment is submitted, the payment status moves to a **Locked for SMS Approval** status. The user must approve the transaction via the text they receive. If the Financial Institution does not offer this option, or if the user is not set up for text alerts or is unavailable to respond, approval can still be completed via online banking.

NOTE: Institutions that enable two-way text alert authentication require their users to have a mobile phone number on file and enrolled for text alerts. If the user has not yet enrolled a mobile phone number, they will see reminders about this requirement at login.