# 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 S Your payment is p	Submitted	
F E I	Payment requires 1 more approval. pm EDT Funding Account Biz Savings *6381 Payment Date 4/3/2023	Approve by 03/31/2023 at 05:45 To 3 Recipients Frequency Single	
	Amount \$16.70 App Notify Ap	Tracking # 15559246 rove	
	<u>≵</u> E:	xport	

• 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.

⑦ Help	Notify Approvers	×		X close
<ul> <li>Payment</li> <li>Payment to individuals (PPD)</li> </ul>	Choose users to receive an approval request notification for this transaction		×	
<ul> <li>Recipien</li> <li>5 Recipients \$35.76</li> </ul>	<ul> <li>Jake Rose</li> <li>Kevin Patton</li> <li>Agents Inc</li> </ul>			
Processing Detai     Payment Date 03/23/2023     From Payroll Acct *5321	<ul> <li>Leslie Chaffer</li> <li>AG Accounting</li> </ul>			
Review & Submit	Send Notification Close			

#### 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**.

Tiburor Commu	n Jinity Bank					0 4	A 📌 🛠	Buffalo Mountain Sport	~
erview Acco	unts 🗸 🦳 Payr	nents & Transfers 🚿	$\sim$ Fraud Control $\sim$	Reports $\vee$	Other Services 🗸	Cardhub SS	0 Fraud Prevention		
CH Pay	yments	Show cut-off time	95 V					ACH Paymer	t ~
Q Search nar	me or tracking a	#							
Filter   Paym	ent Date V Ac	count ~ Recipier	nt ~ Type ~ Statu	us ∨ Amount ∨	То	Type 💌	Status T	y show items needing act	ion
> 5/26 Paym from holic	6/2023 ment date changed 15/29/2023 due to day/weekend.	HolidayT	15559434	Payroll Acct *5321	4 Recipients	Payment Business	Needs 1 Approval     Approve by 05/24/2023 at     05:45 pm EDT	\$74.43 CR :	
> 3/29	9/2023	QAZ	15559582	Basic Biz Checking *0058	2 Recipients	Payment Individual	Needs 1 Approval	\$5.25 CR :	
> 3/2	3/2023	LaterTater	15559688	Biz Savings *6381	Lori	Payment Individual	Needs 1 Approval Approve by 03/21/2023 at 05: pm EDT	\$6.00 CR :	
> 3/22	2/2023	Kate	15559516 Copy of 15559514	Basic Biz Checking *0058	4 Recipients	Payment Individual	Missed Cut-Off You have missed the cut-off	\$950.00 CR :	
		וד	his transaction requires	1 more approval. Appr	ove by 05/24/2023	at 05:45 pm ED1	r		
<b>olidayT</b> s is a great pay	yment!				Notify App	prover(s)	Approve Reject	More Action	s ~
Sta Ty Funding Accor Payment D Amo	tus <u>∧ Nee</u> ype Paymer unt Payroll vate 05/26/2 unt \$74.43	ids Approval Vie tt Business (CCD) Acct *5321 2023 CR	ew Activity )		Pay	/ment Frequen Mer Company & Trackinş	cy Single mo Hello there ID Buffalo Mounta g # 15559434	ain   122456789	
4 Recipie	ents								
Trace #	Name	Contac	ct ID Account Type	Account #	Routing #	Prenote	d/Verified Hold	Amount	
9235094	Bradfor Worksp	d aces	Checking	31749780	123123123			\$17.25 CR	
9235094 9235096	Bradfor Worksp Collins	d aces & Jones	Checking Savings	31749780 948304709	123123123 021000018	3		\$17.25 CR \$53.99 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.

← Back to ACH Payment	\$							
		Notify Approvers			×			
HolidayT This is a great payment	1	Choose users to receive an transaction	n approval reques	st notification for this		ove F	Reject	More Actions ~
Status Type Funding Account Payment Date Amount	Needs Approval Payment Business ( Payroll Acct *5321 05/26/2023 \$74.43 CR	<ul> <li>Jake Rose</li> <li>Kevin Patton</li> <li>Agents Inc</li> <li>Locia Choffor</li> </ul>				Single Hello ther Buffalo M 15559434	e ountain   12 4	2456789
4 Recipients		AG Accounting						
Trace #	Name	Cond E Natifications	Class			ed	Hold	Amount
9235094	Bradford Workspaces	Send S Notifications	Close		_			\$17.25 CR
9235096	Collins & Jones	Savings	948304709	021000018				\$53.99 CR
9235098	Maria Howell- Jones	Savings	318740990	123123123				\$1.18 CR

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

rePmt Ac	onfidential	Appr	ove					
les and Oranges		Do you	want to approve this	s payment? Payment w	ill move to Approved	Status.	Reject	More Actions
Status Type Funding Account	∧ Needs Approva Payment Busines Payroll Acct *532	l App s (i	rove Payment	Cancel		Single	e lo Mountain   1	22456789
Payment Date Amount	03/29/2023 \$0.00 CR					паскіпд # 15559	9440	
Payment Date Amount 3 Recipients	03/29/2023 \$0.00 CR	Contact ID	Account Type	Account é	Bouting #	Prepoted//verified	Hold	Amount
Payment Date Amount 3 Recipients Trace #	03/29/2023 \$0.00 CR Name Bradford Workspaces	Contact ID	Account Type Checking	Account # 31749780	Routing # 123123123	Prenoted/Verified	Hold	Amount \$0.00 CR
Payment Date Amount 3 Recipients Trace # 9235114 9235116	03/29/2023 \$0.00 CR Name Bradford Workspaces Collins & Jones	Contact ID	Account Type Checking Savings	Account # 31749780 948304709	Routing # 123123123 021000018	Prenoted/Verified	Hold	Amount \$0.00 CR \$0.00 CR

• 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 appr	oved. Processing begi	ns on 03/27/2023			
MorePmt Aca Apples and Oranges	onfidential						Unapprove	More Actions
Status Type Funding Account Payment Date Amount	Approved View Payment Busine Payroll Acct *53 03/29/2023 \$0.00 CR	Activity ess (CCD) 321			Payme	nt Frequency Memo Company & ID Tracking #	Single Buffalo Mountain 15559440	122456789
3 Recipients								
Trace # 🔺	Name	Contact ID	Account Type	Account #	Routing #	Prenoted/Verif	fied Hold	Amount
9235114	Workspaces		Checking	31/49/80	123123123			\$0.00 CR
9235116	Collins & Jones		Savings	948304709	021000018			\$0.00 CR
9235118	Susan B		Checking	3819741409	123123123			\$0.00 CR
				Showing 3 recipier	nts			

• 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
	ounost

#### 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.

> 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 <sup>1</sup>
> 3/23/2023	Нарру	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	Approve Reject Edit
> 3/22/2023	Bpre	15559630	Checking *2344	4 Recipients	Payment Individual	Missed Cut-Off You have missed the cut-off time. Please re-schedule	Copy Export
> 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	Delete
> 3/22/2023	QAZ	15559582	Basic Biz Checking *0058	2 Recipients	Payment Individual	A 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.

Filter	ł	Payment Date 🗸 Ac	count 🗸 Re	sinient v Type v Status v Amount v		Only sh	ow items needin	g action
		Pmt Date 🐨	Name 🐨	Notify Approvers	×	<ul> <li>•</li> </ul>	Amount	
>		5/26/2023 Payment date changed from 5/29/2023 due to holiday/weekend.	HolidayT	Choose users to receive an approval request notification for this transaction		eeds 1 Approval a by 05/24/2023 at m EDT	\$74.43 CR	÷
>		3/29/2023	QAZ	<ul> <li>Select All</li> <li>Jake Rose</li> </ul>		leeds 1 Approval o by 03/27/2023 at m EDT	\$5.25 CR	:
>		3/23/2023	LaterTater	Kevin Patton     Agents Inc		leeds 1 Approval 5 by 03/21/2023 at 05:45	\$6.00 CR	:
>		3/23/2023	PmtToday	Lestie Charter     AG Accounting		leeds 1 Approval 5 by 03/21/2023 at 05:45	\$123.19 CR	:
>		3/22/2023	Kate		uuat Y	lissed Cut-Off ou have missed the cut-off ime. Please re-schedule	\$950.00 CR	:
>		3/21/2023	Agent	15559280 Payroli Acct *5321 2 Recipients Payme Individ	ent dual Y	Missed Cut-Off ou have missed the cut-off ime. Please re-schedule	\$48.00 CR	:

 If the user has appropriate privileges, they can Approve the transaction. A popup 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.

	Pmt Date 🐨	Name 🐨	Approve			×	us 💌	Amount	
> 🗆	5/26/2023 Payment date changed from 5/29/2023 due to holiday/weekend.	HolidayT	Do you want to appro	ve this payment? Payn	nent will move to App	proved Status.	Needs 1 Approval rove by 05/24/2023 at 5 pm EDT	\$74.43 CR	:
> 🗆	3/29/2023	QAZ	Approve Paymer	nt Cancel	_	_	• Needs 1 Approval rove by 03/27/2023 at 05/45 pm EDT	\$5.25 CR	:
> 🗆	3/23/2023	LaterTater	15559688	Biz Savings *6381	Lori	Payment Individual	Approve by 03/21/2023 at 05:45 pm EDT	\$6.00 CR	:
> 🗆	3/23/2023	PmtToday	15559740	Checking *2344	12 Recipients	Payment Individual	Needs 1 Approval Approve by 03/21/2023 at 05:45 pm EDT	\$123.19 CR	:
> 🗆	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	:
> 🗆	3/21/2023	Agent	15559280	Payroll Acct *5321	2 Recipients	Payment Individual	Missed Cut-Off	\$48.00 CR	:

#### 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.

> 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	1
> 🗸 3/23/2023	Нарру	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	\$6.00 CR	:
> 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	:
>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	ł
> : 1 selecte	d Approve	Notify Approver(s)	Copy Export	Create Report	Del	ete	R	÷

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

ending Approvals					
TRANSACTION SET - 1					
AUTHORIZED APPROVERS FOR THI	S TRANSACTION S	ET - 1 ONLY:			
The following authorized approvers m	ay authorize the fol	lowing transactions only.			
	Select Individual	Approver \$			
TRANSACTION SET APPROVER(S):					
TRANSACTION SET APPROVER(S): Batch Name	SEC Code	Batch Type	Tracking #	Effective Date	Batch Totals
TRANSACTION SET APPROVER(S): Batch Name LaterTater Savings:*6381	SEC Code PPD	Batch Type Credit	Tracking # 15559688	Effective Date 03/23/2023	Batch Totals \$6.00 CR
TRANSACTION SET APPROVER(S): Batch Name LaterTater Savings:*6381	SEC Code PPD	Batch Type Credit	Tracking #	Effective Date 03/23/2023	Batch Totals \$6.00 CR

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

ending Approvals				
TRANSACTION SET - 1				
UTHORIZED APPROVERS FOR THIS	S TRANSACTION SET - 1 ONLY			
AUTHORIZED APPROVERS FOR THIS The following authorized approvers m	IS TRANSACTION SET - 1 ONLY: nay authorize the following transactions only.			
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AUTHORIZED APPROVERS FOR THIS The following authorized approvers m TRANSACTION SET APPROVER(S): Batch Name	IS TRANSACTION SET - 1 ONLY: may authorize the following transactions only.	Tracking #	Effective Date	Batch Te

**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.

TRANSACTIONS APPROVER(S)	elect individual App	prover			
د م	lake Rose (Primary 8 Igents Inc (Primary	Email @gmail.com) Email @apiture.com)			
ending Approvals	evin Patton (Primar	y Email @apiture.com)			
	eslie Chaffer (Prima	ary Email (pyopmail.com)			
TRANSACTION SET - 1					
AUTHORIZED APPROVERS FOR THIS	S TRANSACTION S	ET -1 ONLY:			
The following authorized approvers m approver selection for this transaction	ay authorize the fol n set will override an	lowing transactions only - sel n overall approver selection m	ect ONE approver or select a ade on this page	n approver for all transactions on the page using	the option at the top of this page. An
TRANSACTION SET APPROVER(S):	Select Individual	Approver \$			
Batch Name	SEC Code	Batch Type	Tracking #	Effective Date	Batch Tot
Happy Checking:*2344	PPD	Credit	15559694	03/23/2023	\$123.190
TRANSACTION SET - 2 AUTHORIZED APPROVERS FOR THI: The following suchorized approvers m	S TRANSACTION S	ET - 2 ONLY: Jowing transactions only - sel	ect ONE approver or select a	n approver for all transactions on the page using	the option at the top of this page. An
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• 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:

verview	Accounts 🗸	Paymen	ıts & Transfers ∨	Fraud Control	∼ Reports	✓ Other Services ✓	Cardhub SSO	Fraud Prevention	?
								ACH Edit Cut-off Time: 8:02 a Next ACH Add Cut-off Time: 3 Final ACH Add Cut-off Time: 5 Same Day ACH Add Cut-off Ti	m EDT 03/22/2023 3:55 pm EDT 5:45 pm EDT ime: 3:55 pm EDT
Approval In alert has t	l Request Su	Jmmary gnated below red	questing the user to	approve the transaction	on(s).				
Pend	ing Appr	ovals - A	Approver L	ogin Requi	red				
TRAN	NSACTION S	SET - 1 -							
Batch N	lame	SEC Code	Tracking #	Effective Date	Batch Totals	Approval Request			
Later Savin	Tater gs:*6381	PPD	15559688	03/23/2023	\$6.00 CR	Jake Rose - (Primary Ema	l @gmail.com) on 3	/21/2023 1:38:29 pm EDT	
Back to A	CH Payments								
								ACH Edit Cut-off Time: 8:02 a Next ACH Add Cut-off Time: 3 Final ACH Add Cut-off Time: 5 Same Day ACH Add Cut-off Ti	m EDT 03/22/2023 3:55 pm EDT 5:45 pm EDT ime: 3:55 pm EDT
Approval In alert has b	l Request Su been sent as desig	JIMMARY gnated below red	questing the user to	approve the transaction	on(s).				
Pend	ing Appr	ovals - A	pprover L	ogin Requi	red				
TRAN	SACTION	SET - 1 -							
Batch N	Name	SEC Code	Tracking #	Effective Date	Batch Totals	Approval Request			
Happ Check	y king:*2344	PPD	15559694	03/23/2023	\$123.19 CR	Jake Rose - (Primary Em	ail @gmail.com) on 3	3/21/2023 11:37:58 am EDT	
TRAN	SACTION	SET - 2 -							
Batch N	lame	SEC Code	Tracking #	Effective Date	Batch Totals	Approval Request			
Later Savin	Tater gs:*6381	PPD	15559688	03/23/2023	\$6.00 CR	Jake Rose - (Primary Emai	l @gmail.com) on 3/	'21/2023 11:37:58 am EDT	
Back to A	CH 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.

view Account	s ∽ Paymer	nts & Transfers 🗸	Fraud Control $ \smallsetminus $	Reports $\sim$	Other Services 🗸	Cardhub SSO	Fraud Prevention	(
oroval Summa	ry						ACH Edit Cut-off T Next ACH Add Cut Final ACH Add Cut Same Day ACH Add	ime: 8:02 am EDT 03/22/202 -off Time: 3:55 pm EDT -off Time: 5:45 pm EDT d Cut-off Time: 3:55 pm EDT
Successful Ap	SEC Code	Tracking #	Effective D	ate	Active Item Count	Items	on Hold Bate	ch Totals
QAZ	PPD	15559582	03/29/20	23	2	0		\$5.25 CR
Checking:*0058	Following is a I It is advisable debited. Batch State Lo Debit Made to Batch Submitt	breakdown of the proc e that you have suffici ocked: 03/27/2023 Associated Account: ced to ACH Network: 0	essing dates for this ent funds to cover the 03/27/2023 03/27/2023	batch. a total amount of	the batch in the accou	nt associated with t	his batch on the day that th	e account is to be

## **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 trar	nsaction requires 1 m	ore approval. Approve	by 03/27/2023 at 05	5:45 pm EDT		
MorePmt 合 Co Apples and Oranges	onfidential				Notify Approv	er(s) Approve	Reject	More Actions
Status Type Funding Account Payment Date Amount	▲ Needs Approv Payment Busine Payroll Acct *53 03/29/2023 \$0.00 CR	r <mark>al</mark> View Acti ss (CCD) 21	vity		Paymer C	nt Frequency Singl Memo ompany & ID Buffa Tracking # 1555	e lo Mountain   1 9440	22456789
3 Recipients	Name	Contact ID	Account Type	Account ii	Pouting #	Prepoted/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 recipie	nts			

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

Overview Accounts	✓ Payments & Trans	Reject	ud Control sz	Reports v ()the	r Sarwinas IV - Mar	X	Fraud Preventio	n	0
← Back to ACH Payment	S	Please pro	ovide a reason fo	r rejection.					
		Insuff	icient Amount			19/80	>		
LaterTater Finish Later pmt		Reject	Payment	Cancel			ove Re	ject	More Actions 🗸
Status Type Funding Account Payment Date Amount	△ Needs Approval Payment Individual Biz Savings *6381 03/23/2023 \$6.00 CR	View Activity I (PPD)	/		Payment Cor	Frequency Memo npany & ID Tracking #	Single Buffalo Mou 15559688	ıntain   1224	56789
1 Recipient									
Trace # 👞	Name	Contact ID	Account Type	Account #	Routing #	Prenoted/Veri	fied	Hold	Amount
9235896	Lori		Checking	3819470740	123123123				\$6.00 CR

 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.

Overview A	Accounts $\checkmark$	Payments & Trans	fers ∽ Fra	ud Control 🗸	Reports $\vee$	Other Services $ \smallsetminus $	Cardhub SSO	Fraud Prevention	C
← Back to ACI	H Payments								
				Approv	al rejected: Insu	fficient Amount			
LaterTate	<b>er</b>							Edit	More Actions $ \sim $
Funding A Payme	Status Type account nt Date	Approval Rejected Payment Individual Biz Savings *6381 03/23/2023	View Activity (PPD)			Pay	vment Frequency Memo Company & ID Tracking #	Single Buffalo Mountain   15559688	122456789
/ 1 Reci	Amount pient	\$6.00 CR							
Trace	# 🔺	Name	Contact ID	Account Type	Account #	Routing #	Prenoted/Ve	erified Hold	Amount
9235	5896	Lori		Checking	381947074	10 12312312	3		\$6.00 CR

• 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	close
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	
	Ecit Processing Details AcH cut-Off Times: 8:02am, 11:36am, 5:45pm EDT 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

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

lter		Payment Date ∨ Ac	count ~ Recipient	∨ Type ∨ Statu	s 🗸 Amount 🗸			Only sh	now items needing action
		Pmt Date 🐨	Name 🔻	Tracking # 🔝	From	То	Туре 🐨	Status 🐨	Amount
>		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 :
>		4/4/2023	Gremlins	15559246	Biz Savings *6381	3 Recipients	Payment Business	Approval Rejected	Notify Approver(s) Approve
>		3/30/2023	Bpre	15559630	Checking *2344	4 Recipients	Payment	Approved	Reject
							Individual	03/28/2023 Show More ~	Edit
>		3/30/2023	Expenses1	15559732 Recur of 15559302	Payroll Acct *5321	5 Recipients	Payment Individual	Approved Processing begins on 03/28/2023	Export
								Show More V	Delete
>		3/29/2023	MorePmt	15559440	Payroll Acct *5321	3 Recipients	Payment Business	Needs 1 Approval Approve by 03/27/2023 at 05:45 pm EDT	\$0.00 CR <sup>:</sup>
		3/29/2023	QAZ	15559582	Basic Biz Checking *0058	2 Recipients	Payment Individual	Approved Processing begins on 03/27/2023 Show More ~	\$5.25 CR :

## **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.

Overview	Accounts 🗸 🛛 Pa	yments & Transfers 🗸	Fraud Control $  imes $	Reports $\sim$	Other Services $ \smallsetminus $	Cardhub SS	SO Fraud Prevention		?
ACH I	Payment	S Show cut-off times	~					ACH Payment	~
Filter	Payment Date 🗸 🖌	Account – Recipient	✓ Type ✓ Statu	s $\vee$ Amount $\vee$			Only s	how items needing action	ı
	Pmt Date 🔻	Name 🔝	Tracking # 🐨	From	То	Туре 🐨	Status 💌	Amount	
> □	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 <sup>:</sup> Unapprove	
> □	4/4/2023	Gremlins	15559246	Biz Savings *6381	3 Recipients	Payment Business	Approval Rejected	Copy \$16. Export	
> □	3/30/2023	Bpre	15559630	Checking *2344	4 Recipients	Payment Individual	Approved Processing begins on 03/28/2023 Show More ~	\$210. Delete	J
> □	3/30/2023	Expenses1	15559732 Recur of 15559302	Payroll Acct *5321	5 Recipients	Payment Individual	Approved Processing begins on 03/28/2023	\$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 & Transfe	rs $\checkmark$ Fraud Control $\checkmark$	Reports $\vee$	Other Services $ \! \! \! \! \! \! \! \! \! \! \! \! \! \! \! \! \! \! $	Cardhub SSO	Fraud Prevention	- <b></b>
- Back to /	ACH Payments							
			Payment ap	proved. Processing	begins on 05/24/2023	3		
Holiday	/Τ						Unapprove	More Actions
his is a gr	eat payment	!						
	Status Type	Approved View Activ Payment Business (C	ity CD)		Payn	nent Frequency Memo	Single Hello there	
Funding	g Account	Payroll Acct *5321				Company & ID	Buffalo Mountain   1	22456789
, aj	Amount	\$74.43 CR				indoking #		
4 Re	ecipients							
Tr	ace # 🗻	Name Co	ontact ID Account Type	Account #	Routing #	Prenoted/Ver	ified Hold	Amount
92	235094	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:



					ACH Add Cut-off Time: 1:30 pm EST
					Same Day ACH Add Cut-off Time: 1:30 pm ES
nsaction Appr	oval (	Options			
ors Were Enco	unter	ed:			
Attention: You hav	e chose	n to request a	approval on the f	ollowing batc	h(es) for which you have approve privileges.
BonusPmt 52	210710				
Please note that y	ou may	directly appr	ove the above ite	m(s) more qui	ckly than requesting approval by another user.
ne table below shows	the faile	ed approval re	equests and the e	errors that cau	used the approval requests to fail. Take appropriate action before requesting approval for the following batch(es).
Failed Approv	al Re	quests			
r allou Approv	atric	quooto			
Batch Name	SEC	Tracking	Effective Date	Batch	Frons
122	DDD	5211920	02/06/2022	\$10.00	The suitoff time has perced to approve this batch with a scheduled data of $02/06/2022$ . You need to approve this batch
Checking:*1001	PPD	5211630	02/06/2023	\$10.00 CR	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	PPD	5210710	02/16/2023	\$234.98	No approvers can be found, possible reasons are: 1) sufficient cash management privileges.2) sufficient account
Checking. 1001				DR	privileges to approve this batch.5) can t already be an approver.4) can t be the current customer.
ou have any questic	ons abo	out this erro	or, please conta	ct Any Insti	tution at 888-452-1577, and use error reference number NQLQLGN747S
nd a Secure Messag	e to A	ny Institutio	on		
ack to Pending Bate	ches				
					Le

## **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.