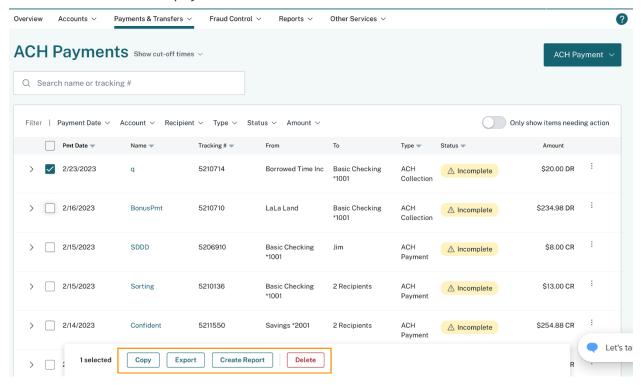
ACH: Payment Actions

Overview

The following actions can be taken on payments found on the ACH Payments list.

- 1. Edit allows the user to change payment details on the Recipient, Processing Details and Review and Submit pages. Since the user cannot change the payment type when editing a payment, they are first be taken to the Edit Recipient page of the ACH Edit flow. Edit is available on payments in these statuses: Incomplete, Needs Approval, Approval Rejected, Missed Cut-Off, and Not Scheduled. Edit capabilities are not available for any payment in Approved, In Process or Processed status or on reversal batches or zero-dollar prenote batches.
- 2. Copy allows the user to create a copy of the original transaction selected. Once the copy action is selected, a new detail page for the copied transaction and the payment now appears in the ACH Payments list. The copied transaction carries over all data that was in the original except for the payment date. The Payment Name for the copied payment is the same as the original payment name. The user cannot change the payment type but can modify all fields on the Recipient, Processing Details and Review and Submit pages. Reversed and zero-dollar prenote payments cannot be copied.
- Export allows the user to export payments to a tab-separated (TSV) or a NACHA
 formatted file. If user selects multiple payments to export, those payments can
 only be exported as a NACHA formatted file. See the <u>Export</u> document for more
 details.
- 4. **Delete** allows the user to delete a payment. If a payment is deleted, it no longer appears on the ACH Payments list. Payments in an In Process or Processed status cannot be deleted. Reversed and zero-dollar prenote payments cannot be deleted.
- 5. **Reverse** allows the user to request the reversal of selected ACH payments within 5 business days from the payment date, or effective date, of the original payment. Once the user select the Request Reversal option, a pop-up window is displayed to choose to reverse the entire payment or reverse individual recipient payments. See the **Reversal** document for more details.
- 6. **Approve** allows the user to approve a payment in Needs Approval status if they have privileges to approve payments. When payments are in Needs Approval status, users see an informational message at the top of the detail page notifying them of how many approvals are needed and by when for the payment to process on the specified payment date. See the **Approval** document for more details.

- 7. **Notify Approvers** allows the user to notify approvers that a payment is awaiting approval. If a payment is in Needs Approval status and the users do not have full privileges or multiple approvers are required, they can select one or multiple approvers to receive a notification.
- 8. **Reject** allows the user to reject the approval of a payment in a Needs Approval status. If a payment requires multiple approvers, all approvers can reject the payment.
- 9. **Unapprove** after all approvals have been granted, users with approval privileges, can unapprove a payment that is in an Approved status. Because Approved payments cannot be edited, the user can choose to Unapprove a payment if they need to make changes to it. The payment goes to the **Needs Approval** status.
- 10. **Create Report** allows the user to create an ACH Summary and Detail report of the selected payments.



How to Initiate Actions on Transactions in the ACH Payments List

The user can initiate actions on transactions in the list through the following methods:

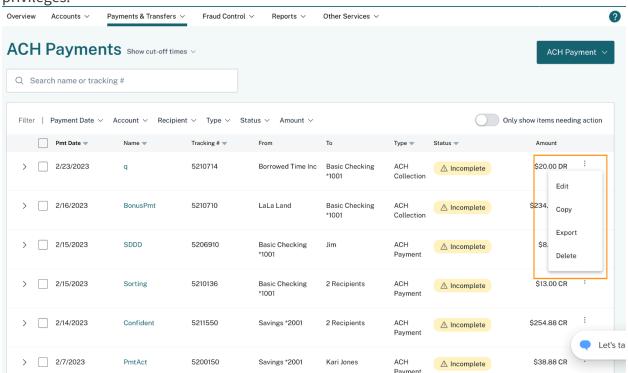
- 1. Initiating a single action on a transaction row via the kebab menu at the end of the row.
- 2. Clicking multiple checkboxes to begin a bulk action on the ACH Payments list. When more than one checkbox has been selected, a task bar appears at the

- bottom of the page, listing applicable actions that can be taken on all the transactions selected.
- 3. Accessing the payment detail page that displays applicable actions that can be taken on the payment depending on the payment status.

Actions can be initiated from the ACH Payments list or from the Payment Detail page, which is accessed from the ACH Payments list. There are different actions available to take on single transactions versus bulk transactions. The tables below show the actions available based on the initiation method.

Actions on Single Transactions from the Kebab on ACH Payments List

 The user can initiate an action on a payment by clicking the kebab menu at the end of each row on the ACH Payments list. The actions available for each transaction depend on the payment status and the users's privileges.



2. The table below reflects the actions that can be performed if a payment is in one of the noted statuses.

Kebab Action Applies to these statuses (depending on privileges)

Incomplete, Needs Approval, Approval Rejected, Missed Cut-Off, Not **Edit**

Scheduled

Needs Approval **Approve**

Reject Needs Approval

Incomplete, Needs Approval, Missed Cut-Off, Not Scheduled, Copy

Approved, In Process, Processed, Reversed, Canceled, Partially

Reversed

Incomplete, Needs Approval, Approval Rejected, Approved, Missed **Delete**

Cut-Off, Not Scheduled

All statuses **Export**

Notify

Approver(s)

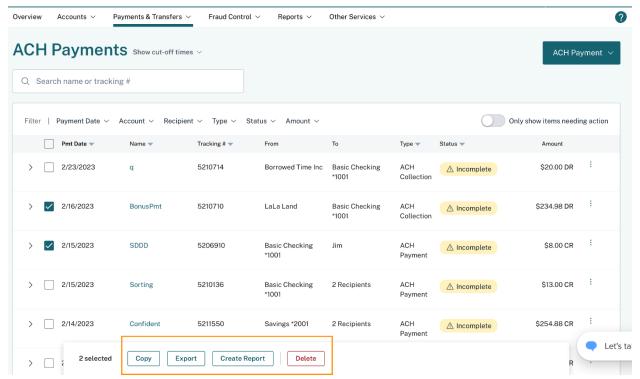
Needs Approval

Unapprove Approved

Reverse In Process, Processed, Partially Reversed

Bulk Actions from the ACH Payments List

1. The user can begin a bulk action by clicking multiple checkboxes at the beginning of each row on the ACH Payments list. When checkboxes are selected, a task bar appears at the bottom of the page, listing applicable actions that can be taken on all the transactions selected. Refer below:



2. The bulk actions available are dependent on the payment status of the selected transactions and on the user's privileges. For example, if the user selects 3 payments where 2 payments are in Needs Approval status and 1 is in a Processed status, they would not see the Approve action since that action only applies to 2 out of 3 payments selected.

NOTE: The user does not see the Approve action if they do not have approval privileges.

The table reflects the bulk actions that can be performed if all payments are in one of the noted statuses.

Bulk Action	Applies to these statuses (depending on privileges)
Approve	Needs Approval
Reject	Needs Approval
Notify Approver(s)	Needs Approval

Incomplete, Needs Approval, Missed Cut-Off, Not Scheduled, Copy

Approved, Approval Rejected, In Process, Processed, Reversed,

Canceled, Partially Reversed

Export All statuses

Create Report All Statuses

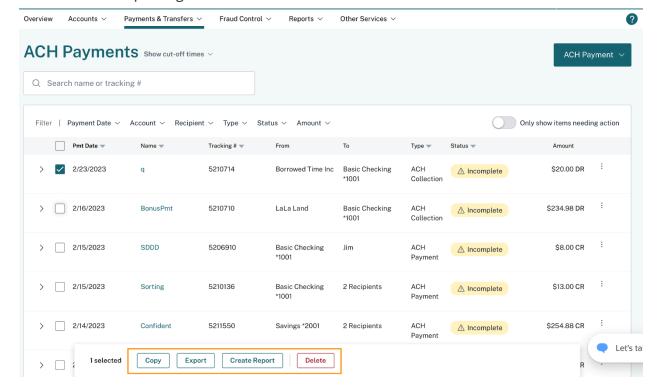
Reverse In Process, Processed, Partially Reversed

Incomplete, Needs Approval, Approval Rejected, Approved, Missed **Delete**

Cut-Off, Approved, Not Scheduled

Actions on Single Transactions from the Payment Detail page

1. To view payment details, the user can click on the Payment Name from the ACH Payments list or expand the transaction row and click on **See All Details**. The actions available on the Payment Detail page depend on the payment status and their privileges.



2. The table below reflects the actions that can be performed if a payment is in one of the noted statuses.

Action Applies to these statuses (depending on privileges)

Edit Incomplete, Needs Approval, Approval Rejected, Missed Cut-Off, Not

Scheduled

Approve Needs Approval

Reject Needs Approval

Unapprove Approved

Notify Approver(s)

Copy

Needs Approval

Incomplete, Needs Approval, Missed Cut-Off, Not Scheduled,

Approved, In Process, Processed, Reversed, Canceled, Partially

Reversed

Export All statuses

Delete Incomplete, Needs Approval, Approval Rejected, Approved, Missed

Cut-Off, Not Scheduled

Reverse In Process, Processed, Partially Reversed

Clearing Amounts in Copied and Recurring ACH Payments

With this feature, amounts can be cleared when a new ACH payment is created by copying another payment or for certain payments/collections that are variable recurring or occasional recurring instances. The first occurrence of the recurring payment/collection does not have this functionality.

The **Clear Amounts** button is available if the payment/collection is a copy of a standard one (PPD, RCK, TEL, WEB, and CCD). The user must click **Save and Exit** to save the changes to the payment/collection or Next to proceed to the next Step.

Failed ACH Payment

When a payment/collection transmission has failed, a failed batch alert is sent to the Focus Customer. The alert will indicate the agent/sub-user who set the batch and the agent/sub-user who approved the batch (assuming the user differs from the Focus Customer and the agent who set the account).

Items Needing Action

There are various payment statuses where the payment needs an action taken in order for the payment to start processing in time to meet the payment or collection effective date. Those statuses are:

- Needs Approval
- Approval Rejected
- Incomplete
- Not Scheduled
- Missed Cut-off

To easily view items needing action, users can go to the ACH Payment list and click on the **Only show items needing action** toggle to see all the payments in these statuses. Users can also go to the Status filter dropdown above the ACH Payment list to select specific statuses.