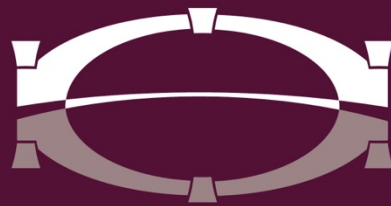


ACH Filter User Guide



BRIDGEWATER BANK

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Introduction

Welcome to Bridgewater Bank ACH Filter. It is important for businesses to put preventative measures in place to protect their corporate assets. ACH Filter is a fraud detection tool that can be used to make decisions on exception items, create filters, review the activity of exceptions, and review filter requests for a company. If there are any discrepancies, the business will be notified via email of the exception to review the item via The Bridge online banking system and can choose to either pay or return the item. ACH Filter allows businesses to reduce the possibility of ACH fraud, increase control over payments and streamline account reconciliation.

Getting Started

General Information

- Contact the Bridgewater Support Team for technical support. They can be reached Monday - Friday from 8:30 a.m. - 4:30 p.m. at 952.542.5100 or hello@bridge2bwb.com.
- Email notifications will be sent at 6:30 a.m. CST and again at 10:00 a.m. CST if items have not been resolved. If there are no exception items, no email notification will be generated. See Establishing Subscriptions below for additional information.
- Decisions must be transmitted before 11:00 a.m. CST, the day of the exception.
- If items have not been addressed by 11:00 a.m. CST, **the item will be returned.**
- Bridgewater follows the Federal Reserve's processing dates. You can create ACH filters for authorized companies on these holiday's, however ACH items will not clear and email notifications of exceptions will not be generated until the following business day. For a most up-to-date Federal Reserve Holiday calendar, reference <http://www.federalreserve.gov/aboutthefed/k8.htm>.
- Bridgewater strongly recommends limiting access to authorized personnel only and if possible, to separate duties. For more information on user settings needed to establish this, contact the Bridgewater Support Team at 952.542.5100 or hello@bridge2bwb.com.

Establishing Subscriptions

Subscriptions allow a user to enroll to receive notifications when specific events have occurred or are about to occur which may affect the user.

- Select My Settings
- Select Subscriptions
 - ACH Filter Notification - This subscription is generated upon receipt of the exception file from the financial institution and informs the user of how many exceptions are awaiting a decision and what time those decisions must be completed.

- ACH Filter File Load Notification - At cutoff this subscription reports monetary and count totals as well as the input method used for all issues that are being delivered to the financial institution for the day. We do not recommend enabling this alert.

Decisioning Exception Items

Exception items are created when there is an ACH item trying to debit/credit your account that is not on your approved list of vendors. Once exception items are created, they are presented for review by an entitled company user. Company users can make decisions to allow legitimate ACH debits/credits to be paid and fraudulent/invalid items to be returned. Items with no decision at cut-off, will expire and the **payment will be returned**.

- Select Fraud Mgmt. – ACH Filter
 - Exception items for today will present themselves on this screen. Users can verify information provided about the ACH and either pay or return each line item by selecting the box under Pay or Return. Once selected, users should click on the enter decision button on the bottom of the page which will then take them to the review screen where users need to click on the completed button.

<u>Account</u> ▲	<u>Amount</u>	<u>Sending Company</u>	<u>SEC</u>	<u>Transaction Type</u>	<u>Effective Entry Date</u>	<u>Pay</u> All	<u>Return</u> All
7 (BUSINESS ACCOUNT X1007)	\$1.95	BWB 6	CCD	DDA Payment	03/16/2020	<input type="checkbox"/>	<input type="checkbox"/>

Next Go to page Showing 1 - 2 of 2 Items to display:

- Search Exception Items – use these filters to quickly locate a specific item requiring a decision
 - Account - to find items that are debiting/crediting a specific account.
 - Show only un-decisioned items - select this box to display items with no decision applied.

ACH Filter : Decision Items

💡 Decisions must be applied to Positive Pay exception items before 11:00 AM CDT.

— Current Progress — 1 Decision — 2 Review — 3 Complete —

Search Exception Item

Account

Show Only un-decided items

Show 10 results per page, sorted by Account in ascending order

<u>Account</u> ▲	<u>Amount</u>	<u>Sending Company</u>	<u>SEC</u>	<u>Transaction Type</u>	<u>Effective Entry Date</u>	<u>Pay</u> All	<u>Return</u> All
07 (BUSINESS ACCOUNT X1007)	\$1.95 BWB 6		CCD	DDA Payment	03/16/2020	<input type="checkbox"/>	<input type="checkbox"/>

Next Go to page 1 Showing 1 - 2 of 2 Items to display: 10 20 50

Handling Exceptions

- Exception Table - displays details about current day exception items and allows the user to apply decisions. The table can be sorted by selecting any of the column headers that appear underlined.
 - Account - displays the debiting/crediting account.
 - Amount - the US dollar amount of the exception item.
 - Sending Company - the company requesting payment.
 - SEC - the Business (CCD) or Individual (PPD) requesting the payment.
 - Transaction Type - displays the account type and what type of transaction.
 - Effective Entry Date - Displays the date the debit/credit transaction was/will be posted.
 - Pay - select the box in this column to pay the exception item.
 - Return - select the box in this column to return the exception item.
- The Exception table allows company users to review summary details about the exception items, decide to either pay or return the item, and request a filter if item is being paid. Each row displays details for one exception item. Users can quickly pay or return all exceptions displayed on the table by selecting the **ALL** under the **Pay** or **Return** column.

Once a decision has been selected for one or more exceptions, the Enter Decisions button will become active and can be selected to submit those decisions. To clear all decisions, you can select Cancel.

- Note - If you don't need to create a filter for the sender you can go to Review and Complete Exceptions

Creating a Filter

When items are presented from a sender the company has a good relationship with, users can create a filter so that the next time the transaction is presented with those same components, the item will be automatically paid. Filters may only be created with very specific rules.

- When an item is presented it must match every requirement of the filter, if it doesn't it will be presented to the company for a decision. You can create a filter by selecting the Create Filter button that appears once the Pay option on the item is selected.

ACH Filter : Decision Items

💡 Decisions must be applied to Positive Pay exception items before 11:00 AM CDT.

— Current Progress — 1 Decision — 2 Review — 3 Complete —

Search Exception Item

Account

Show Only un-decided items

Show 10 results per page, sorted by Account in ascending order

Account	Amount	Sending Company	SEC	Transaction Type	Effective Entry Date	Pay	Return
Next Go to page 1 Showing 1 - 2 of 2 Items to display: 10 20 50							
7 (BUSINESS ACCOUNT)	\$1.95 BWB 6		CCD	DDA Payment	03/16/2020	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7 (BUSINESS ACCOUNT)	\$2.14 BWB 7		CCD	DDA Payment	03/16/2020	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Next Go to page 1 Showing 1 - 2 of 2 Items to display: 10 20 50							


Results returned in 0.017 seconds

Create Filter

* Amount Type Unlimited
 Exact
 Maximum

* Active Until No Expiration
 Max Transaction Count
 Expiration Date


- Once you select Create Filter you will have the Amount Type and the Active Until to decide as needed, then Save the filter. After you save it the Create Filter button will still appear, however, it does not need to be setup again.

- To verify a filter has been created, users can look for the check mark  under the filter column when you get to the last step of the decisioning (see below under Review and Complete Exceptions).

Review and Complete Exceptions




- After decisions have been submitted, a Review screen will allow the user to verify those decisions. All items to be paid will be grouped together and displayed in an Items Paid section. Returned items will display on the returned items section.



ACH Filter

 Decisions must be applied to Positive Pay exception items before 11:00 AM CST.

— Current Progress — 1 Decision — 2 Review — 3 Complete —

Items Paid

Account	Sending Company	Amount	SEC	Transaction Type	Effective Entry Date	Filter
.1007 (BUSINESS ACCOUNT X1007)	BWB 3	\$2.68	PPD	DDA Payment	03/05/2020	
.1007 (BUSINESS ACCOUNT X1007)	BWB 4	\$2.41	CCD	DDA Payment	03/05/2020	
.1007 (BUSINESS ACCOUNT X1007)	BWB 2	\$1.86	PPD	DDA Payment	03/05/2020	

 Complete
 Cancel

- If all the information is correct, select Complete. If the information presented is incorrect, select Cancel to be returned to the decision screen with all pay, return and filter sections removed. Once decisions have been completed, the confirmation screen will display a banner that informs the user when these items will be processed.
- Select Return to be taken back to the Decision screen.

The Decision screen will provide an updated display of the day's exception items. Items with decisions may be comingled with items with no decision. Items previously decided may be edited by going to Decision Items and selecting the updated decision until cut-off time.

ACH Filter Activity

After a decision has been applied to an exception item, it may be reviewed from ACH Filter Activity. Also, items that matched an active filter are immediately paid and visible in ACH Filter Activity for Review.

- Search Decision Activity – use these filters to quickly locate a specific item requiring a decision.
 - Account – filter items that are debiting/crediting a specific account
 - Date – filter items in the desired date range
 - Decision
 - All - Displays all exception items, whether a decision has been applied or not.
 - Decided Pay - Displays only exception items that have had a pay decision applied.
 - Decided Returned - Displays only exception items that have had a return decision applied.
 - Undecided - Displays only exception items that have not had a decision applied.
 - Expired – Displays only exception items that were not decided before cut-off.
 - Show Only Auto Filtered Items – Select this box to display items that were paid by meeting the requirements of a filter.

ACH Filter : ACH Filter Activity

Search Decision Activity

User

Account

Date From To

Decision All

Show Only Auto Filtered Items

Show results per page, sorted by Account in ascending order

	Decision Date	Decision	Sending Company	Amount	Status	
1	Showing 1 - 2 of 2					Items to display: <input type="button" value="10"/> <input type="button" value="20"/> <input type="button" value="50"/>
	Mar 16, 2020 9:39 AM CDT	pay	BWB 7 (030572894G)	\$2.14	Processed	
	Mar 16, 2020 11:00 AM CDT	no-decision	BWB 6 (030572894F)	\$1.95	Expired	

- The Activity Table displays summary Information about individual exception items that have been paid, returned or allowed to expire. At the top of the table are column headers that allow you to sort the table by the option. Select the header name and it will display a small triangle beside it to show the user that it is being sorted using that field. The upward triangle denotes ascending order while a downward facing triangle represents descending order.
- The Status column shows will show the current status of the transaction:
 - Processed: decision has been processed for this item.
 - Pending: decision has been applied for this item and is waiting for processing. At this time users can still make changes to the item.
 - Decision Removed: decision was applied to this item, and then removed by a user. This item is awaiting a decision, if no decision is applied before cut-off time the item will expire and will be returned.
 - Expired: This item did not have a decision at cut-off and no decision may be applied now. This item will be automatically returned.

You can also click on the magnifying glass  next to each line item to get more detailed information.

ACH Filter : ACH Filter Activity

Search Decision Activity

User

Account

Date From To

Decision

Show Only Auto Filtered Items

Show 10 results per page, sorted by Account in ascending order

User	Account	Decision Date	Decision	Sending Company	Amount	Status
Prev	1	Next	Go to page	1	Showing 1 - 9 of 9	Items to display: 10 20 50
		Oct 17, 2023 12:15 PM CDT	no-decision		\$0.01	Expired <input type="button" value="View"/>
2		Oct 16, 2023 10:39 AM CDT	pay		\$0.01	Processed <input type="button" value="View"/>
2		Nov 1, 2023 8:51 AM CDT	pay		\$1.06	Pending <input type="button" value="View"/>

ACH Filter Report

Filters requested can be reviewed using the ACH Filter Report. To quickly locate a specific filter, utilize one or more of the search filters displayed in the Search Filter requests section. You can search by the following options:


- User: to find a filter created by a specific user, leave blank if searching for all filters.
- Sending Company: to find filters for a specific payment originator.
- Status: to locate a filter with a certain status (pending or delivered).
- Date of Request: to locate a filter based on the date it was requested.

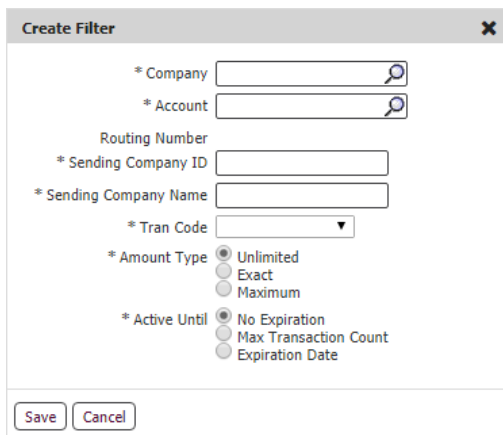
Select the Search button once you have established your search filters.

ACH Filter : ACH Filter Report



The screenshot shows the 'Search Filter Requests' interface. It includes input fields for 'User', 'Sending Company', a 'Status' dropdown menu set to 'ALL', and 'Date of Request' with 'From' and 'To' date pickers. Below the search fields, it indicates 'Show 10 results per page, sorted by Company in ascending order'. At the bottom, there are four buttons: 'Search', 'Print', 'Download', and 'Add'.

- You can also create a filter on this page by selecting the  button. You will need specific information about the sending company.



The screenshot shows the 'Create Filter' dialog box. It contains several required fields: '* Company', '* Account', 'Routing Number', '* Sending Company ID', '* Sending Company Name', and '* Tran Code'. There are also radio button options for '* Amount Type' (Unlimited, Exact, Maximum) and '* Active Until' (No Expiration, Max Transaction Count, Expiration Date). At the bottom, there are 'Save' and 'Cancel' buttons.

- The Activity table will display detail information about individual active filters. Under the Actions tab, users can View, Edit, Delete and Clone each filter.

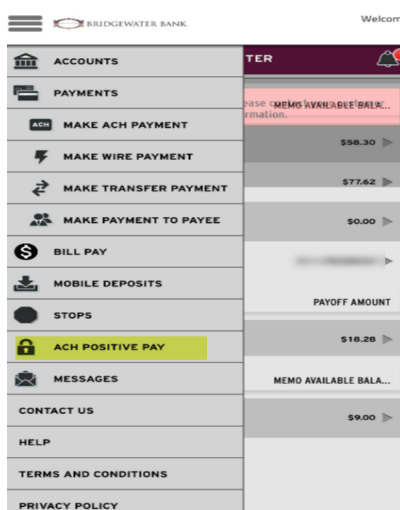
Company	Account	Amount	Sending Company	Tran Code	Active Until	Status	Last Modified By	Date Modified	Date of Request
Prev	1	Next	Go to page	1	Showing 1 - 4 of 4	Items to display:	10	20	50
	*4315	\$0.00 Unlimited		27	No Expiration	PENDING		Nov 1, 2023 8:51 AM CDT	Nov 1, 2023 8:51 AM CDT
	*4315	\$0.00 Unlimited		27	No Expiration	DELIVERED		Oct 16, 2023 12:15 PM CDT	Oct 16, 2023 10:39 AM CDT
	*4323	\$1.00 Maximum		22	No Expiration	PENDING		Nov 1, 2023 8:58 AM CDT	Nov 1, 2023 8:58 AM CDT

- Note - The Tran Code column signifies if the account at Bridgewater Bank is checking (27) or a savings (37) account.

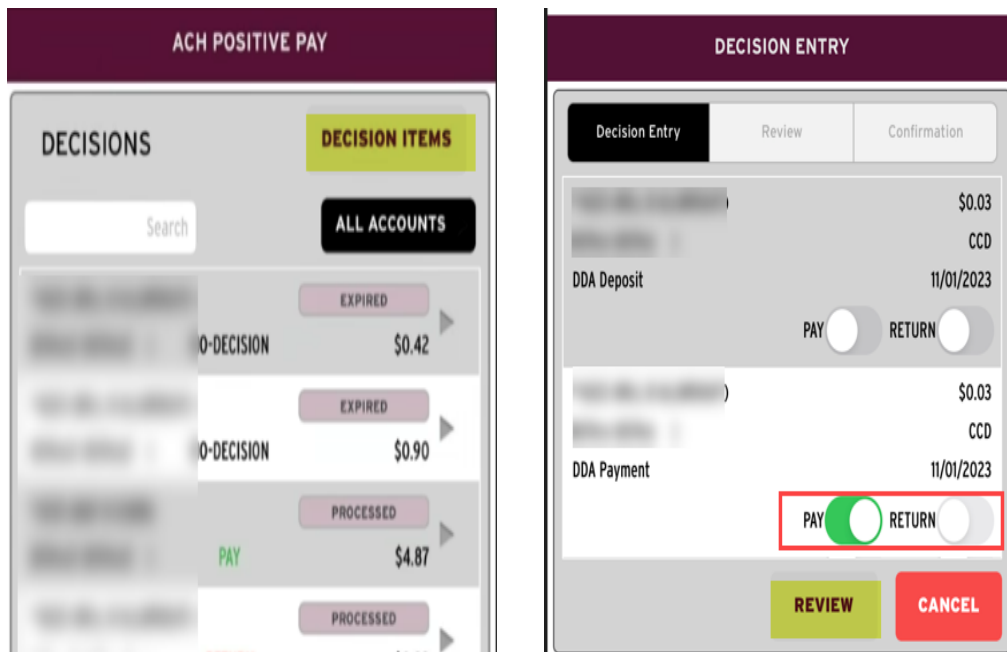
ACH Filter Decisioning in Mobile

ACH Filter decisioning is supported on Apple iOS, Android OS - Phone and tablets.

- Select ACH Positive Pay from the dropdown menu



- Select Decision Items button to see today's exception items.
- On the Decision Entry page, select the item that the user wants to pay or return then click the Review button to see the item detail information.



- Select the Submit button once done reviewing the item.
- Success page will appear upon decisioning the item then hit Done to complete the process.

