



Biz Watch for ACH

ACH Controls for Business Memberships

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Biz Watch for ACH is a new service designed especially for business members who want a higher level of control over unauthorized transactions submitted to their operating accounts. With the Biz Watch configuration (Tool #1022), credit unions can assist members with automating more of the process of how their incoming ACH debits will be handled.

Members can select one of these methods:

- Block all ACH debits
- Block only debits over \$x (any company)
- Allow debits (any amount) only if on a list of approved ACH company IDs

If any ACH debits come in that are not allowed based on these settings, they will be placed in a queue that the business member will work by logging in to **BizLink 247** online banking. The member will receive an email notification that items are ready to review, and items can be either posted or returned via that dashboard.

Enrollment in the program is optional, and your credit union can choose to assess a monthly fee to the business membership upon enrollment. So that you can tailor your program based on needs and relationship with the business, each enrollment can be set up with a different fee structure. *That means that initial enrollment must be done via CU*BASE by a credit union employee.*

BEFORE YOU BEGIN

Your credit union is ultimately responsible for ACH, regardless of the services provided to the business member. Therefore, before you turn these services on for your commercial consumers you should:

- Work with your legal counsel to ensure you have the proper agreements in place to limit your credit union's liability, and
- Ensure you understand how the software settings and configurations impact your risk, especially the "maximum transaction" limits.

Good documentation and processes by your credit union will help manage your risk using this service.

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Special Considerations

Additional Information on Biz Watch for ACH

Review these questions and answers before setting up your Biz Watch for ACH services, as this list includes special considerations when designing your program.

How does my credit union charge my members for using Biz Watch for ACH? Can I customize the fee for each business member?

When enrolling a member into Biz Watch for ACH, your credit union decides what the monthly fee amount is, what the fee description is, what GL account to offset, and the account suffix that the fee should be assessed to. These customization options allow your business services team to negotiate/customize the monthly fee assessed to the business membership based on their relationship with the credit union.

When is the fee for Biz Watch for ACH charged?

The fee is charged on the last day of the month. Any member enrolled at that time is charged the fee.

What happens if a member unenrolls mid-month from Biz Watch for ACH? How are they charged a fee for the service?

If a member unenrolls mid-month, your credit union will need to charge the fee a different way, since the feature does not charge a partial fee and only charges a fee to enrolled members.

Can I charge sales tax in addition to the Biz Watch for ACH service fee?

Yes, you can charge sales tax. Use the *Business ACH Posting Ctrl's Monthly Fee* in the sales tax configuration (Tool #273).

Can the member enroll in Biz Watch for ACH in BizLink 247?

No, currently a member cannot enroll for Biz Watch for ACH online.

Can my member elect to automatically return all blocked items without looking at them online? What determines the return code and employee ID used?

With Biz Watch for ACH, the configuration allows the business member to elect to just return ACH items that are blocked without looking at them online. Or the member can elect to review them online and return them when working the list. Either way, the return code used is the one entered into the configuration. The employee ID is 96 if the member returns the item online and 99 if it is a system-generated return.

With Biz Watch for ACH, whose responsibility is it to ensure that returns are processed in a timely manner?

Ultimately it is your credit union's responsibility to ensure that ACH returns are handled in a timely manner. Unless the member elects to simply return all non-approved items automatically, the items will **not** be returned unless someone, either the member or the credit union, specifically chooses to return them.

When setting up your Biz Watch Services arrangement with the member, it is important that your credit union make specific arrangements with your business members as to the timing of when exceptions must be reviewed and acted on and set a procedure for what happens should the member not complete their review in a timely manner.

With Biz Watch for ACH, what will happen if the member posts an item from an account that is frozen or has insufficient funds?

In the case where a member chooses to review items before posting, the system will not attempt to post them first, which means that there won't be any verification as to funds availability, freezes, etc. Instead, that will happen at the time the member elects to approve them for posting. If any items are unable to post due to insufficient funds at that time, the system will handle them using normal NSF/ANR procedures, including fees. Any NSF items would then appear in your credit union ACH exception queue to be worked just like any other NSF item.

- NOTE: Timing is important, as members could work these items at any time, before or after the credit union employee starts working ACH exceptions for the day.

What happens if the ACH item comes in with an invalid account and is changed to a member's account that has Biz Watch for ACH services?

If an item comes in with an invalid account number it will appear in your credit union's exception queue as usual. If your employee corrects the account number, if that account is enrolled in Biz Watch, a special warning message will appear to alert the employee. It will then be the employee's responsibility to follow your credit union procedures for contacting the member, returning or posting items, posting fees manually, etc. The member will not see it appear in their queue.

What if the debit comes in as a check?

If the debit comes in as a check, the member can add this company ID to the listing when they work the items on the list.

The business member's ACH was posted even though it was on the Biz Watch for ACH listing. What conditions might cause this to be the case?

- If the configuration has a maximum dollar amount for all debits, check that the ACH was not *less than or equal to* that amount.
- Always refer back to the configuration that the business member set up with your credit union. It is an option in the configuration to set the system to block all debits, OR if any debits are *greater than* the designated max \$ amount, OR if there is a Company ID that is *not* on the Approved list.

- Remember that the system is looking for any debits where the company ID matches exactly against their Approved IDs list. The match on the company ID has to be exact, including leading or trailing spaces, etc. *(Think of how exact you need to be for Social Security payments.)*

When does the business member need to work their ACH block listing if they sign up with Biz Watch for ACH?

This depends on how your credit union posts ACH transactions. Remember that Biz Watch for ACH applies only to ACH debits. Your credit union controls when debits are posted via their ACH posting controls. This might be multiple times a day, or only once in the evening with the last batch of the day, which is the most common configuration.

Can a member elect to return all items that are blocked by Biz Watch for ACH so that they never appear on the credit union (or member's) exception listings?

The business member can elect to **return** all blocked items immediately. These items would never appear on the credit union's ACH exceptions list at all

How many times a day could a member potentially receive a Biz Watch for ACH email notification?

For most credit unions, debits are run during the final run of the day, so that means the notification email will usually be generated sometime late in the evening. But if your credit union posts both debits and credits in any of the other batches, then emails would get generated then as well, possibly multiple times in a day.

What would cause the member to not receive the notifications that items are ready to be worked?

If the member is not receiving notifications at the email address they provided when they enrolled, they should check their junk email folder or contact your credit union to verify the email address on file. (This is separate from the general email address that's on the member's membership.)

Could a member post a transaction and be charged a fee?

Yes, hypothetically, a business member could be charged a fee for posting an ACH item that was blocked. Since these transactions post through exactly the same steps as the initial extract/post process, including all related ANR/NSF processing and related fees, ODP transfers and related fees, account freezes, etc.

Can you tell in the NSF Exceptions queue (Tool #1876) that the transaction was posted by the member in Biz Watch for ACH?

Yes, you can tell when the member posts a transaction with Biz Watch for ACH. The transaction will have an employee ID of 96. (If the system makes the return, the employee ID is 99.)

Can the member be charged a partial fee?

If the entire fee can't be posted to either the sub account in the enrollment record or the base share account, the fee is not charged, and instead, a record will appear on the exception report.

Setting Up the Enrollment Record

Required Credit Union Action

Use **Tool #1022 Enroll Members in Biz Watch for ACH** to enroll business members in your credit union program. (There is also a view-only version Tool #1023.) Members cannot enroll online. On the entry screen, you will see a list of your Biz Watch enrollment records. Each can be customized so that you can offer a unique relationship with each individual member.

The entry screen lists the enrollment records you have configured. All columns are sortable on this screen.

Tool #1022 "Enroll in Biz Watch for ACH"

The screenshot shows a software window titled "Session 0 CU*BASE GOLD - ABC CREDIT UNION". The main title bar of the tool is "Enroll Business Member for ACH Posting Controls" with an "UPDATE" button on the right. Below the title bar is a table with four columns: "Account", "Name", "Monthly Fee", and "Comment". The first row contains the data: "310", "LOGISTICS CORP", "5.00", and an empty comment field. Below the table are three buttons: "Edit", "Delete", and "View". At the bottom left is an "Add" button. The bottom status bar contains navigation icons and the text "FR UBIZAEN-01 11/15/22".

Account	Name	Monthly Fee	Comment
310	LOGISTICS CORP	5.00	

A confirmation screen will appear if you try to delete a relationship from the listing.

The screenshot shows a confirmation dialog box titled "Session 0 - Confirm Continue". The message inside reads: "Member will be unenrolled and all ACH items will now post normally to all sub-accounts. The list of approved company IDs will also be cleared." At the bottom left is a "Continue" button. The bottom status bar contains navigation icons and the text "FR (3520)".

The detail screen allows you to record the specific details of each Biz Watch for ACH enrollment record. When this is saved, all changes are written to CUFMAINT.

Detail Screen (Field Descriptions Follow)

Field Descriptions

Field	Description
Account base	The account base of the member with the name associated with the membership.
Monthly fee amount	Defaults to zero. The fee your credit union is charging the business member for the service. This can be left as no fee.
Fee transaction description	Requires that the fee is greater than zero. A twenty-character description associated with the fee transaction.
Fee G/L account	Requires that the fee is greater than zero. The income G/Ls are only shown in the lookup.
Charge fee to account suffix	Includes a standard single-select lookup of account suffixes (SD and SH application type only) associated with the account base. If the membership doesn't have this account anymore at the time the monthly fee is charged, or if there aren't enough funds, the fee posting program should post to the -000 account. If it can't do that, then it would go on the exception report

Field	Description
Comments	60-character alphanumeric field used to enter comments.
<i>ACH Handling Instructions</i>	
DOC NOTE: If the member wants to always work all their ACH exceptions, check the "Block all..." option, and for "Debits not allowed" choose "Show as exception for member handling." This would be rare but would allow a member to avoid having to maintain any type of approved list if they find company IDs are changing frequently or whatever.	
Block all ACH debits from posting to any account	<p>Default to unchecked.</p> <p>Controls whether any ACH debit items can hit this member's subaccounts or not.</p> <p>If checked, then the ACH debit to allow options are not shown.</p>
ACH debits to allow	<p>If shown (see previous), defaults to "Under \$ amount."</p> <p><i>NOTE: This is an or statement. Members can elect to post ACH items from specific company IDs or under a certain amount.</i></p> <p>Choose from:</p> <p>"If under \$ amount" which requires an entry in the "Maximum transaction to allow" field</p> <p>"Approved company IDs only" which requires at least one ID to be entered into the approved list.</p> <p> NOTE: You can make changes to this field until you save. At that time any changes are saved, such as the removal of dollar amounts or allowed company IDs.</p>
Maximum transaction to allow (any company)	<p>Only shown if "If under \$ amount" is selected above.</p> <p>Requires at least 0.01 to be entered. (If a transaction comes in for exactly this amount, it should be allowed, but anything greater than this is considered blocked.)</p>
Company IDs to allow (any \$ amount)	<p>Only shown if "ACH debits to allow" is selected above.</p> <p>Use the Select button to select the allowed company IDs. The number selected shows next to the button on the screen.</p>
For debits not allowed	<p>Defaults to "Show as exception for member handling, which requires an email address in the field below.</p> <p>This controls what happens to all remaining debit items that are not allowed to post based on the rules selected above</p> <p>Selections are:</p> <ul style="list-style-type: none"> • Show as exception for member handling • Automatically return
Email address(es) to notify when ACH items are ready to review	<p>Entry is required when "Show as exception for member handling" is selected above.</p> <p>This controls who gets notified when exceptions are received. This field allows multiple addresses if they are separated by a comma and space. A semi-colon is not allowed.</p>

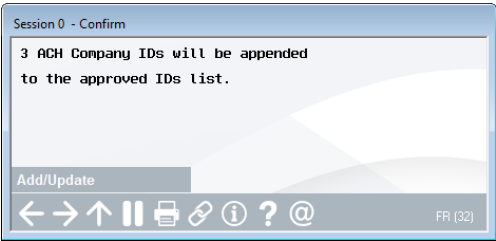
Field	Description
	NOTE: This does not need to match that member's normal email address in the PCMRBCFG table and changes to one don't affect the other.
ACH return code for all returns	<p>Defaults to blank but entry is required. This will be used both when the member reviews exceptions online and chooses to return a specific item, as well as if they would rather not review exceptions at all and just auto-return anything that isn't auto-posted.</p> <p>This alphanumeric ACH return code is selected by your credit union for returns. Follow your policies and procedures to define what code your credit union will use. This is the default for any return the member will initiate.</p> <p>This can be a different code per member.</p>

Adding Approved Company IDs

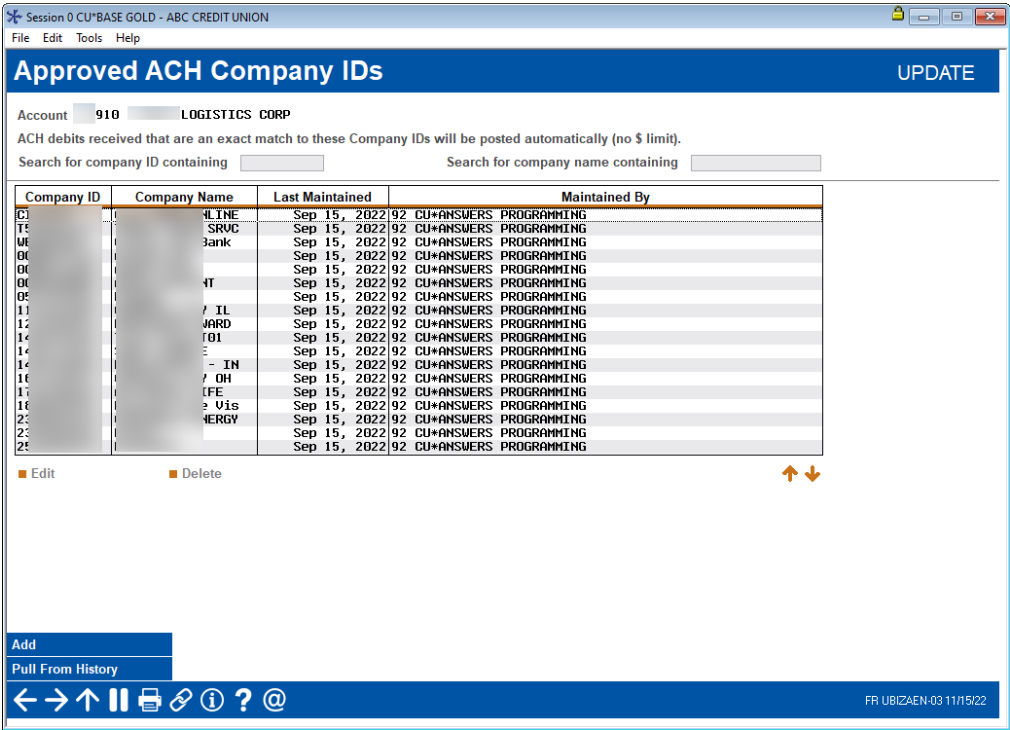
If you select "Approved Company IDs only," the screen will appear as below. ACH items that come in from these approved companies will automatically be posted and will not need to be worked by the member online.

Click Select next to this field to add approved Company IDs. NOTE: Changes to the Approved Company ID list are written to CUFMAINT.

You will receive a warning message of how many Company IDs on or before that date that are marked as SW (savings withdrawal) or LW (loan withdrawal) and will be added. Click Add/Update.



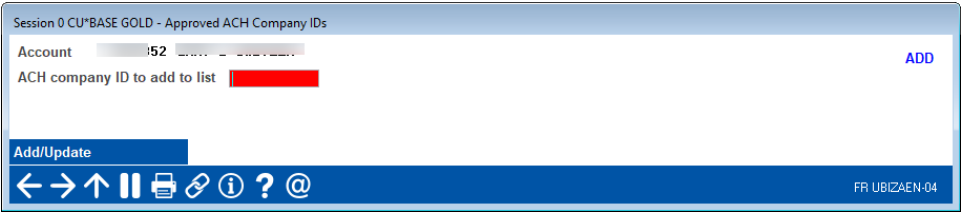
The approved Company IDs will appear on this listing.



If you attempt to remove a Company ID, you will receive a warning message.

From the screen above, you can also use **Add**, and enter the exact spelling including spaces. Use Add/Update to add to the list. (It is recommended that you pull from history.)

If this matches a Company ID in the ACHDST file, the first entry in the file will be selected. If the name does not appear in the file, the words "Company Unknown" will be used.

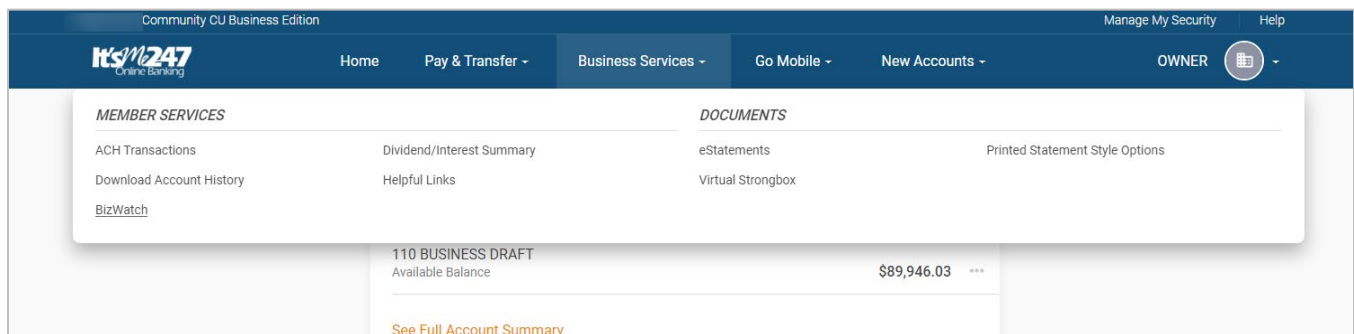


Member Experience

Granting the Member Access to Biz Watch for ACH

For the member to access Biz Watch ACH online, you must grant them access points to the feature. Below are several examples of options you might configure in BL247Desktop Manager. Other options and wording are available.

For more information contact the Internet Retailer Support Center at irsc@cuanswers.com. To purchase BL247Desktop Manager go to the CU*Answers store at <https://store.cuanswers.com/store/irsc/cupublisher-self-service/>



About the Online Tool

Members use the online tool to work ACH items in **Biz Link 247** if their company is enrolled in Biz Watch and they have access to **Biz Link 247**. There are no special **Biz Link 247** permissions required.

On the page, the member will work items for that account marked with the “BLCK” reason code in the ACH exceptions list (same as what the CU sees via **Tool #1875 Work ACH Exceptions**). This means that the items are no longer pending but were blocked based on the member's enrollment and need to be confirmed before they are actually posted (or returned)

The member has two choices for each item. (Items can also be done in batch.)

- Approve to post. The item will post the item immediately and will disappear from the list.
- Return to originator. (This will return the item. The system will send the record to a separate table in CU*BASE so it would also disappear from the original list.)

Receiving the Notification Message

When the member has items to work, the following message will be emailed to the email address in the enrollment record. (The “from” address for this email is a back-office configuration. [Learn more about your “from” email address.](#))

Example of the Message the Member Receive

One or more ACH withdrawals have been received for your ***12 account. Please log in promptly to your business online banking account and review them, choosing which items to post and which to return. Remember that you must abide by the timing deadlines to which you agreed when enrolling for the Biz Watch for ACH program.

How many times a day could a member potentially receive a Biz Watch for ACH email notification?

For most credit unions, debits are run during the final run of the day, so that means the notification email will usually be generated sometime late in the evening. But if your credit union posts both debits and credits in any of the other batches, then emails would get generated then as well, possibly multiple times in a day.

What would cause the member to not receive the notifications that items are ready to be worked?

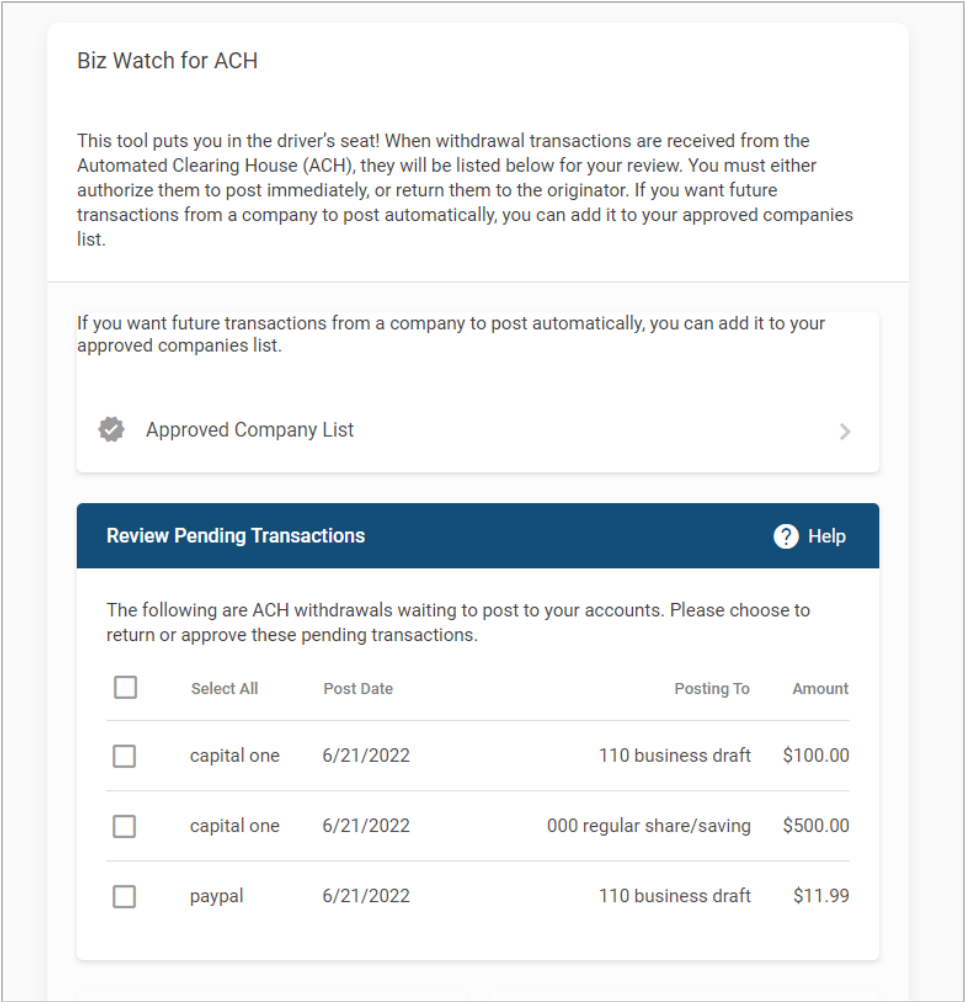
If the member is not receiving notifications at the email address they provided when they enrolled, they should check their junk email folder, or contact your credit union to verify the email address on file. (This is separate from the general email address that's on the member's membership.)

Viewing the Entry Screen

When the member enters the Biz Watch for ACH section, they will be presented with the ACH transactions list. They can elect to either post or return the items. They can select all or do one at a time. The following graphics cover the steps for posting an item followed by the steps the business member takes to return an item.

This is the top of the island.

Top of the Biz Watch for ACH page



The member scrolls down the page to see the full listing of ACH items to be worked.

Bottom of the Biz Watch for ACH page

Review Pending Transactions

?

 Help

The following are ACH withdrawals waiting to post to your accounts. Please choose to return or approve these pending transactions.

<input type="checkbox"/>	Select All	Post Date	Posting To	Amount
<input type="checkbox"/>	capital one	6/21/2022	110 business draft	\$100.00
<input type="checkbox"/>	capital one	6/21/2022	000 regular share/saving	\$500.00
<input type="checkbox"/>	paypal	6/21/2022	110 business draft	\$11.99

✓

Approve

☐

Approve These Transactions

Selected transactions will be posted immediately if they are approved. If they are not added to the Approved Company List you will have to approve them every time they come in.

☐ Also add to my *Approved Company List* for future transactions

↺

Return

☐

Return These Transactions

Selected transactions will be returned to the originator and removed from your pending list. Further action may be necessary if you continually see similar transactions that you do not recognize.

Submit

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Member Posts an ACH Item

The member selects an item to post.

Selecting an Item to Post

Review Pending Transactions

Help

The following are ACH withdrawals waiting to post to your accounts. Please choose to return or approve these pending transactions.

<input type="checkbox"/>	Select All	Post Date	Posting To	Amount
<input checked="" type="checkbox"/>	capital one	6/21/2022	110 business draft	\$100.00
<input type="checkbox"/>	capital one	6/21/2022	000 regular share/saving	\$500.00
<input type="checkbox"/>	paypal	6/21/2022	110 business draft	\$11.99

☒ Approve

☐ Approve These Transactions

Selected transactions will be posted immediately if they are approved. If they are not added to the Approved Company List you will have to approve them every time they come in.

☐ Also add to my *Approved Company List* for future transactions

☐ Return

☐ Return These Transactions

Selected transactions will be returned to the originator and removed from your pending list. Further action may be necessary if you continually see similar transactions that you do not recognize.

Submit

The member selects **Approve These Transactions**.

Review Pending Transactions? Help

The following are ACH withdrawals waiting to post to your accounts. Please choose to return or approve these pending transactions.

<input type="checkbox"/>	Select All	Post Date	Posting To	Amount
<input checked="" type="checkbox"/>	capital one	6/21/2022	110 business draft	\$100.00
<input type="checkbox"/>	capital one	6/21/2022	000 regular share/saving	\$500.00
<input type="checkbox"/>	paypal	6/21/2022	110 business draft	\$11.99

☒ Approve

☒ Approve These Transactions

Selected transactions will be posted immediately if they are approved. If they are not added to the Approved Company List you will have to approve them every time they come in.

☐ Also add to my *Approved Company List* for future transactions

☐ Return

☐ Return These Transactions

Selected transactions will be returned to the originator and removed from your pending list. Further action may be necessary if you continually see similar transactions that you do not recognize.

Submit

Member Optionally Adds Company to Approved List While Approving Item

The member alternatively selects to add these companies to their approved list by checking **Also add company to my Approved Company List for future transactions**. In this case, any ACH items that come in from this Company ID going forward will post automatically. The member can also elect to uncheck this box and not include the company in the Approved listing.

Adding the Company to the Approved List

Review Pending Transactions? Help

The following are ACH withdrawals waiting to post to your accounts. Please choose to return or approve these pending transactions.

<input type="checkbox"/>	Select All	Post Date	Posting To	Amount	
<input checked="" type="checkbox"/>		capital one	6/21/2022	110 business draft	\$100.00
<input type="checkbox"/>		capital one	6/21/2022	000 regular share/saving	\$500.00
<input type="checkbox"/>		paypal	6/21/2022	110 business draft	\$11.99

☒ Approve

☒ Approve These Transactions

Selected transactions will be posted immediately if they are approved. If they are not added to the Approved Company List you will have to approve them every time they come in.

☒ Also add to my *Approved Company List* for future transactions

☐ Return

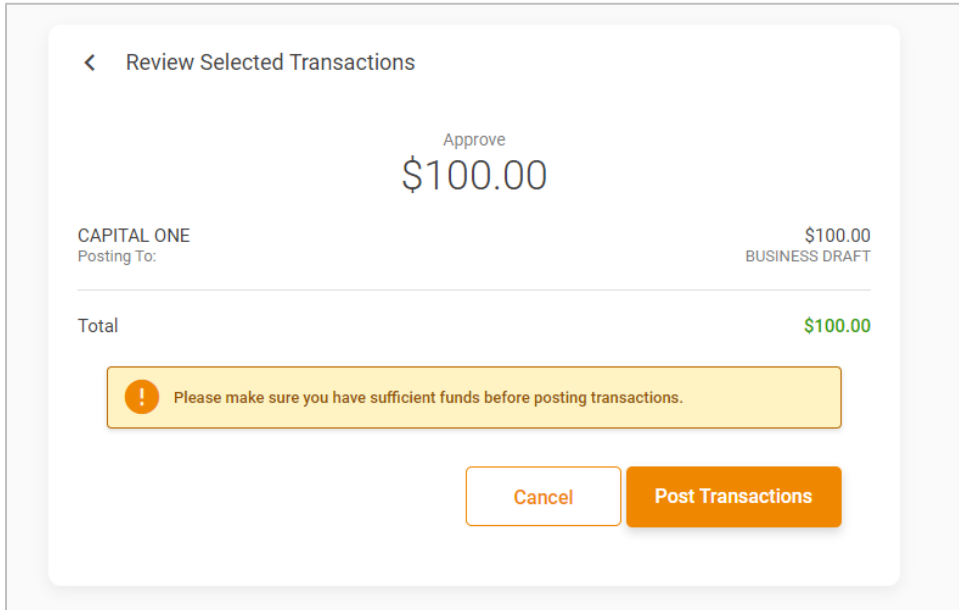
☐ Return These Transactions

Selected transactions will be returned to the originator and removed from your pending list. Further action may be necessary if you continually see similar transactions that you do not recognize.

Submit

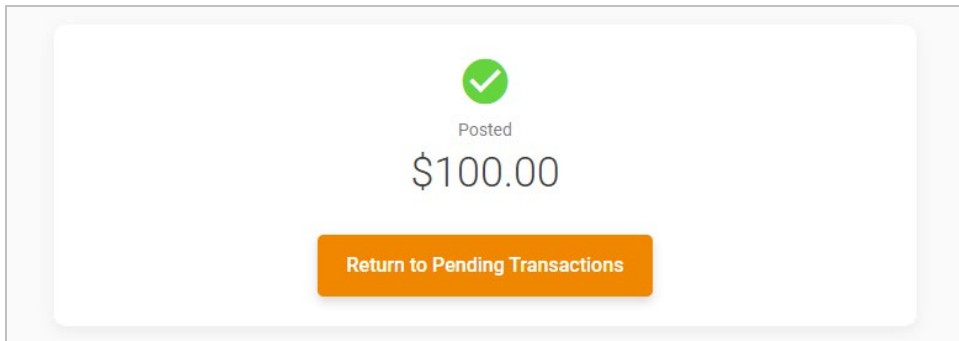
The member clicks **Submit**.

The item is ready to post. The member clicks **Post Transaction**.



The screenshot shows a mobile application interface for reviewing transactions. At the top, there is a back arrow and the title "Review Selected Transactions". Below this, the word "Approve" is centered above a large "\$100.00". Underneath the amount, "CAPITAL ONE" is on the left and "\$100.00" is on the right, with "Posting To:" and "BUSINESS DRAFT" below them respectively. A horizontal line separates this from the "Total" section, which shows "Total" on the left and "\$100.00" in green on the right. Below the total, there is a yellow warning box with an exclamation mark icon and the text "Please make sure you have sufficient funds before posting transactions.". At the bottom right, there are two buttons: "Cancel" and "Post Transactions".

Here the item is posted.



The screenshot shows a confirmation screen after a transaction has been posted. At the top, there is a green checkmark icon. Below it, the word "Posted" is centered above a large "\$100.00". At the bottom center, there is a single orange button labeled "Return to Pending Transactions".

Member Returns an ACH Item

Now we will go through the steps the member takes when they return an item. The member can return all items or just one item. In these steps, the member will return one item.

The member selects the item and **Return These Transactions**.

Review Pending Transactions? Help

The following are ACH withdrawals waiting to post to your accounts. Please choose to return or approve these pending transactions.

<input type="checkbox"/>	Select All	Post Date	Posting To	Amount
<input checked="" type="checkbox"/>	capital one	6/21/2022	000 regular share/saving	\$500.00
<input type="checkbox"/>	paypal	6/21/2022	110 business draft	\$11.99

☒ Approve

☐ Approve These Transactions

Selected transactions will be posted immediately if they are approved. If they are not added to the Approved Company List you will have to approve them every time they come in.

☐ Also add to my *Approved Company List* for future transactions

☒ Return

☒ Return These Transactions

Selected transactions will be returned to the originator and removed from your pending list. Further action may be necessary if you continually see similar transactions that you do not recognize.

Submit

The member clicks **Submit**.

The member clicks **Return Transaction**.

<

Review Selected Transactions

Returning

\$500.00

CAPITAL ONE	\$500.00
<hr/>	
Total	\$500.00

Cancel

Return Transactions

Below the item is returned.

Returned

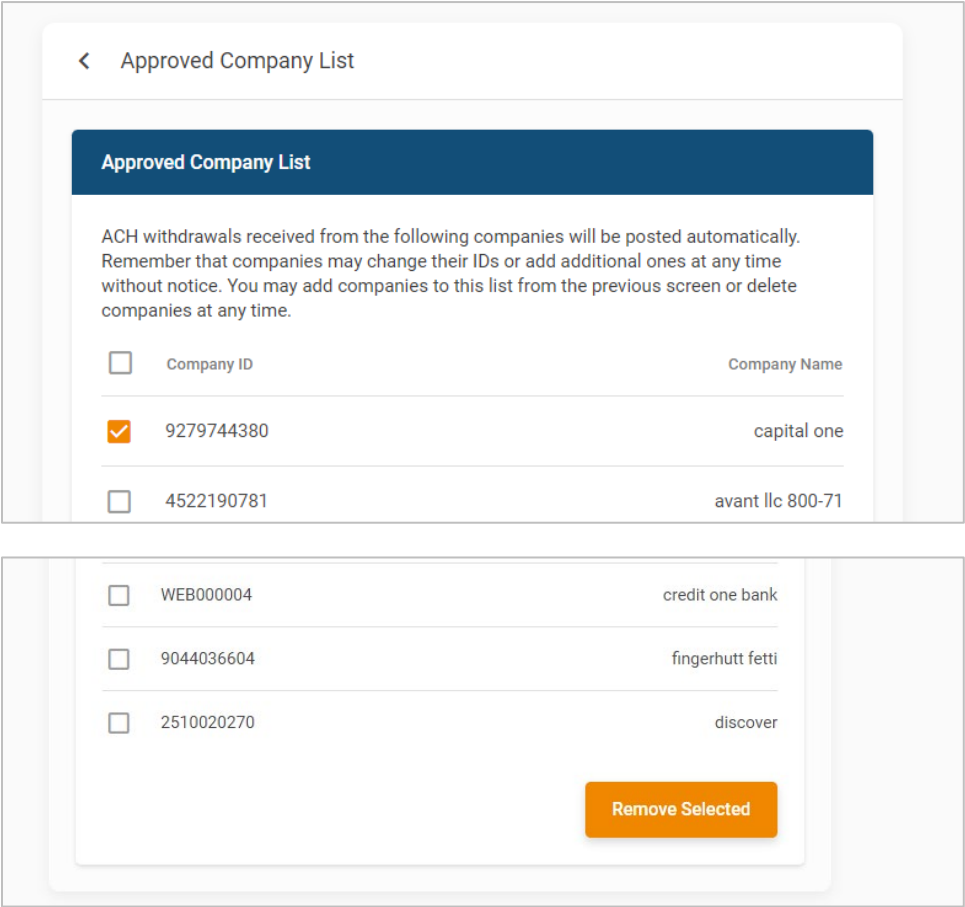
\$500.00

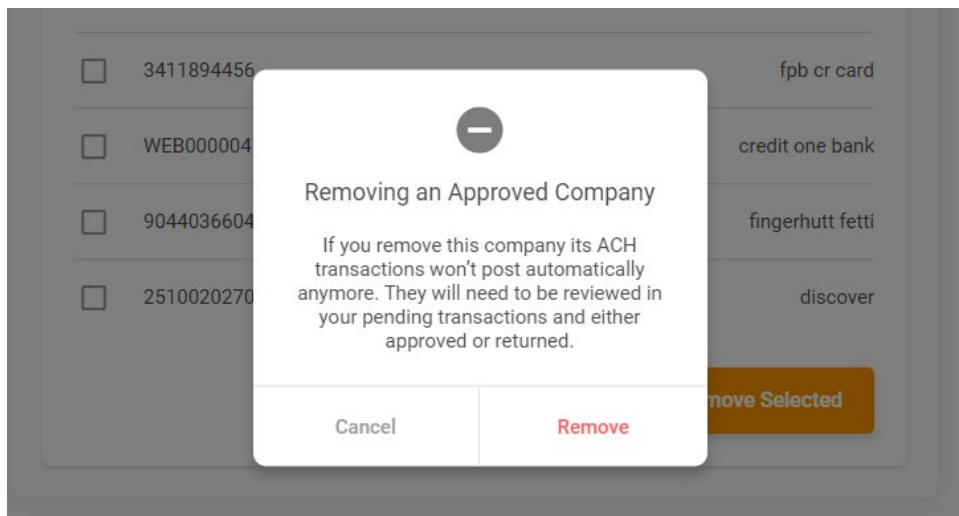
Return to Pending Transactions

Member Removes Companies from the Approved Company List

Now we will cover how the member adds and removed companies from their approved listing. First, we will cover removing an approved company followed by how to add companies to the approved list. (As covered earlier, the member can add a company to the list when posting an item.)

To remove a company, the member will select it from the list, scroll down to the bottom, and select **Remove Selected**. Then the member clicks **Remove** on the confirmation screen.





Work Exceptions in CU*BASE

Credit Union Employee Working Exceptions

In rare cases where an item on the Block List appears on the ACH Exception listing, it will appear with a BLCK indicator. If item on the list appears here with ACCOUNT NOT FOUND, the credit union employee will have to work this to completion, even though the member is enrolled in Biz Watch for ACH.

Tool #1875 "Work ACH Exceptions"

Session 0 - ABC CREDIT UNION

File Edit Tools Help

Work with Daily ACH Exceptions

Excludes NSF Items

Search for Show only exception type(s) 0 selected

Cd	Ty	I	O	Reas	Depositor ID	ACH Name	Company Name	Account #	ACH Item Amt	Available Balance
27	SW			BLCK	21		PAYPAL	21910-110	11.99-	89946.03
27	SW			ACCT	00		CAPITAL ONE		177.77-	.00
27	SW			FRZN	10		CAPITAL ONE	10011-110	347.31-	.00
37	SW			ACCT	71		PAYPAL		19.07-	.00
37	SW			ACCT	71		PAYPAL		19.07-	.00

☐ Stop Pay Comments ☐ Return ☐ NOC
☐ Delete ☐ Account Adjustment ☐ Inquiry
☐ Distribution Maintenance ☐ OFAC Scan ☐ Post

Pre-note records are highlighted. Multiple records can be selected using the Control key.

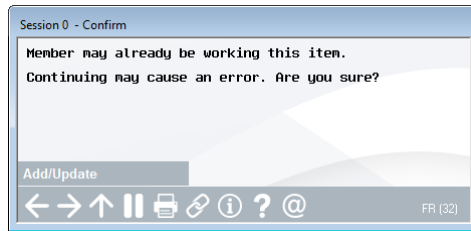
FR (3879) 11/15/22

Close up of Screen

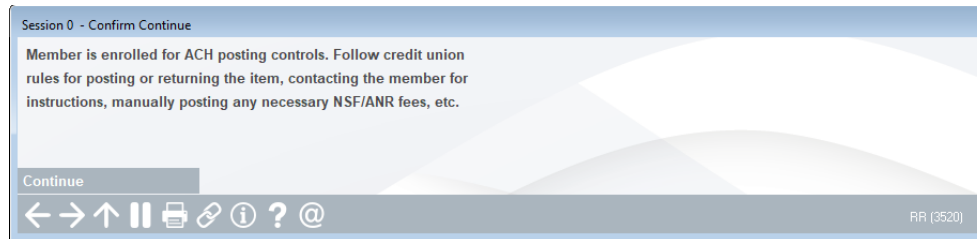
Search for

Cd	Ty	I	O	Reas	Depos
27	SW			BLCK	21
27	SW			ACCT	00
27	SW			FRZN	10
37	SW			ACCT	71
37	SW			ACCT	71

If the item is removed the following message will appear.



If you are working an item where the base account is not found and the member is enrolled in Biz Watch for ACH, the following message will appear.



- **NOTE:** If an account appears on the ACH Exception listing with a missing account and becomes an item on a Biz Watch for ACH block list, the transaction will need to be worked by your credit union and will not appear on the member's exception listing in **BizLink 247**.

Reports

Various Reports on Biz Watch for ACH

ACH Posting Work File Creation Exception Report (PAXACH)

6/21/22 9:57:51	CREDIT UNION	PXACH	PAGE 1
RUN ON 9/02/22	ACH POSTING WORK FILE CREATION EXCEPTION REPORT	USER	
DEPOSITOR ACCT # NAME	BASE DIST ACH TRN	ERROR TRAN	
EFFECTIVE DATE -- 6/21/22	ACCOUNT ACCOUNT TP CD	AMOUNT TYPE ERROR MESSAGE	
10 PAYPAL: 7 DOUGLAS	0-110 70 27 SW	11.99 WDR	BLOCKED PER MEMBER
PAYPA			
PAYPAL: 7 JOSHUA	41 37 SW	19.07 WDR	BASE ACCT # NOT FOUND
PAYPA			
PAYPAL: 7 JOSHUA	83 37 SW	19.07 WDR	BASE ACCT # NOT FOUND
PAYPAL			
* TOTAL CREDIT ERROR FOR EFFECTIVE DATE OF 6/21/22 --	\$.00		
* TOTAL DEBIT ERROR FOR EFFECTIVE DATE OF 6/21/22 --	\$50.13		
* TOTAL DISTRIBUTION ERROR FOR EFFECTIVE DATE OF 6/21/22 --	\$.00		
* TOTAL UNKNOWN TRANS CODE ERROR FOR EFFECTIVE DATE OF 6/21/22 --	\$.00		
6/21/22 9:57:51	COMPASS CREDIT UNION	PXACH	PAGE 2
RUN ON 9/02/22	ACH POSTING WORK FILE CREATION EXCEPTION REPORT	JASONL	
	SUMMARY STATISTICS		
		DEBIT CREDIT	
TOTAL CREDIT ERROR ADJUST --	.00	731.20	870.11
TOTAL DEBIT ERROR ADJUST --	50.13	870.11	731.20
TOTAL UNKNOWN / CODE ERROR --	.00	UPDATE G/L MANUALLY FOR UNKNOWN / CODE	ERRORS

* TOTAL DISTRIBUTIONS IN ERROR --	.00		

END OF REPORT			

Here, BLOCKED PER MEMBER indicates that this item was blocked due to Biz Watch for ACH.

Biz Watch for ACH Fee Transaction Posting Register (TBIZAFEE)

6/21/22 13:19:20	CREDIT UNION	TBIZAFEE	PAGE 1
RUN ON 09/07/22	BIZ WATCH FOR ACH FEE TRANSACTION POSTING REGISTER		
ACCOUNT NUMBER	FEE PREVIOUS CURRENT		
10-110	5.00 199455.00 199450.00		DESCRIPTION
1	= ACCOUNTS POSTED		BIZWATCH FEE
5.00	= TOTAL FEES POSTED		
1	= ACCOUNTS NOT POSTED		
			END OF REPORT

This report shows accounts that were charged.

Biz Watch for ACH Fee Transaction Exception Register (TBIZAFEE)

6/21/22 13:19:20	CREDIT UNION	TBIZAFEE	PAGE 1
RUN ON 09/07/22	BIZ WATCH FOR ACH FEE TRANSACTION EXCEPTIONS REGISTER		
ACCOUNT NUMBER	FEE CURRENT		
6-000	5.00 5.00		MESSAGE
			INSUFFICIENT FUNDS
			END OF REPORT

This exception report is used for any that couldn't be posted (NSF, frozen accounts, closed fee account suffix, etc.).

ACH Exception Listing (Non NSF) (LACHXC)

9/02/22 10:27:21		CREDIT UNION				LACHXC	PAGE 1	
ACH EXCEPTIONS LISTING - NON-NSF								
Date	Depositor ID / Company ID	ACH Member Name / Company Name	SEC/Type	Cd Ty	ACH Debit Amt	ACH Credit Amt	Account Number	Acct Cur Bal / Acct Avail Bal
	Comp Entry Desc	Trans Desc		Check#				
6/21/22	10	DOUGLAS	WEB				** BLOCKED **	199,500.00
	PAYPAL 77	PAYPAL	27	08	11.99		-110	199,500.00
	7178	JOSHUA	WEB					.00
	PAYPAL 77	PAYPAL	37	SW	19.07			.00
	INST XFER							
	7178	JOSHUA	WEB					.00
	PAYPAL 77	PAYPAL	37	SW	19.07			.00
	INST XFER							
Subtotals for 6/21/22					50.13	.00		
Final Totals					50.13	.00		
* = Stop Payment Suspect								
END OF REPORT								

Here ** BLOCKED ** indicates that this ACH item was blocked due to Biz Watch for ACH.

ACH FED LINE ACH Return Records (PACHFD)

6/21/22 10:15:05	0125	CREDIT UNION		PACHFD	PAGE 1
RUN ON 9/02/22	ACH FED LINE				USER [REDACTED]
ACH RETURN RECORDS - MAINTAINED DATE 9/01/22 TO 9/02/22					

From Report Run Date	6/17/22				
Record Last Maintained	9/01/22 12:44:40 by 99				
Trans Code (Entry Type)	26 Demand Debit	Original Trace Number	0 [REDACTED] 70		
Standard Entry Class Code	WEB	Depositor Account Number	[REDACTED] 10		
Company Entry Description	INST XFER	Effective Entry Date	6/21/22		
		Amount	11.99		
ORIGINATED BY:					
Comp. Name	PAYPAL				
Comp. Discretionary Data	INSTANT TRANSFER	FOR THE ACCOUNT OF:			
Comp. ID	PAYPAL 77	Individual ID	[REDACTED] LIFE	Disc Data S	
Comp. Descriptive Date	220617	Individual Name	DOUGLAS [REDACTED]		
RETURNED BY:		Return Reason Code	R01		
Orig DI ID (Routing #)	[REDACTED] 36	Date of Event (Form/Death)	9/01/22		

From Report Run Date	6/21/22				
Record Last Maintained	9/01/22 14:25:43 by 99				
Trans Code (Entry Type)	26 Demand Debit	Original Trace Number	[REDACTED] 54		
Standard Entry Class Code	CCD	Depositor Account Number	21910110		
Company Entry Description	MOBILE PMT	Effective Entry Date	6/21/22		
		Amount	100.00		
ORIGINATED BY:					
Comp. Name	CAPITAL ONE				
Comp. Discretionary Data		FOR THE ACCOUNT OF:			
Comp. ID	[REDACTED] 380	Individual ID	[REDACTED] K	Disc Data S	
Comp. Descriptive Date	220618	Individual Name	DOUGLAS T [REDACTED]		
RETURNED BY:		Return Reason Code	R01		

6/21/22 10:23:17	CREDIT UNION	PACHSU	PAGE 1
RUN ON 9/02/22	ACH SUSPENSE FILE EXCEPTION REPORT	USER	
..... INFORMATION RECEIVED FROM ACH OFFICE	*** ON CREDIT UNION MASTER FILE ***		
DEPOSITOR ACCOUNT #	MEMBER NAME	AMOUNT	TYPE *TYPE ACCOUNT NUMBER CD
Effective Date -- 6/21/22			AMOUNT* ERROR MESSAGE
Company -- CITICTP	CE		
14	TERRY	500.00	27 * BASE SW * BASE ACCOUNT NOT FOUND
14	MELISSA	1099.94	27 * BASE SW * BASE ACCOUNT NOT FOUND
Effective Date -- 6/21/22			
Company -- PAYPAL	PAYPAL		
71	JEFF	.14	27 * BASE SW * BASE ACCOUNT NOT FOUND
Effective Date -- 6/21/22			
Company -- 000	AMEX EPAYMENT		
100000000	MARY	100.00	27 * BASE SW * BASE ACCOUNT NOT FOUND
Effective Date -- 6/21/22			
Company -- 63	CONSUMERS ENERGY		
8	anonymous	106.22	27 * BASE SW * BASE ACCOUNT NOT FOUND
Effective Date -- 6/21/22			
Company -- 103	CC		
02	524	45.57	27 * BASE SW * BASE ACCOUNT NOT FOUND
Effective Date -- 6/21/22			
Company -- 201	Med		
1000	7	45.00	27 * BASE SW * BASE ACCOUNT NOT FOUND
Effective Date -- 6/21/22			
Company -- 92	CAPITAL ONE		
21910110	DOUGLAS	100.00	27 * BASE 10-110 SW * BLOCKED PER MEMBER
Effective Date -- 6/21/22			
Company -- 92	CAPITAL ONE		
0000	LYNDA	177.77	27 * BASE SW * BASE ACCOUNT NOT FOUND
21	DOUGLAS	500.00	27 * BASE 10-110 SW * BLOCKED PER MEMBER
Effective Date -- 6/21/22			
Company -- 954	CAPITAL ONE		

Here BLOCKED PER MEMBER in the error message column indicates that this item was blocked due to Biz Watch for ACH.