

Understanding A2A and Accounts Payable ACH Payments via SWIVEL

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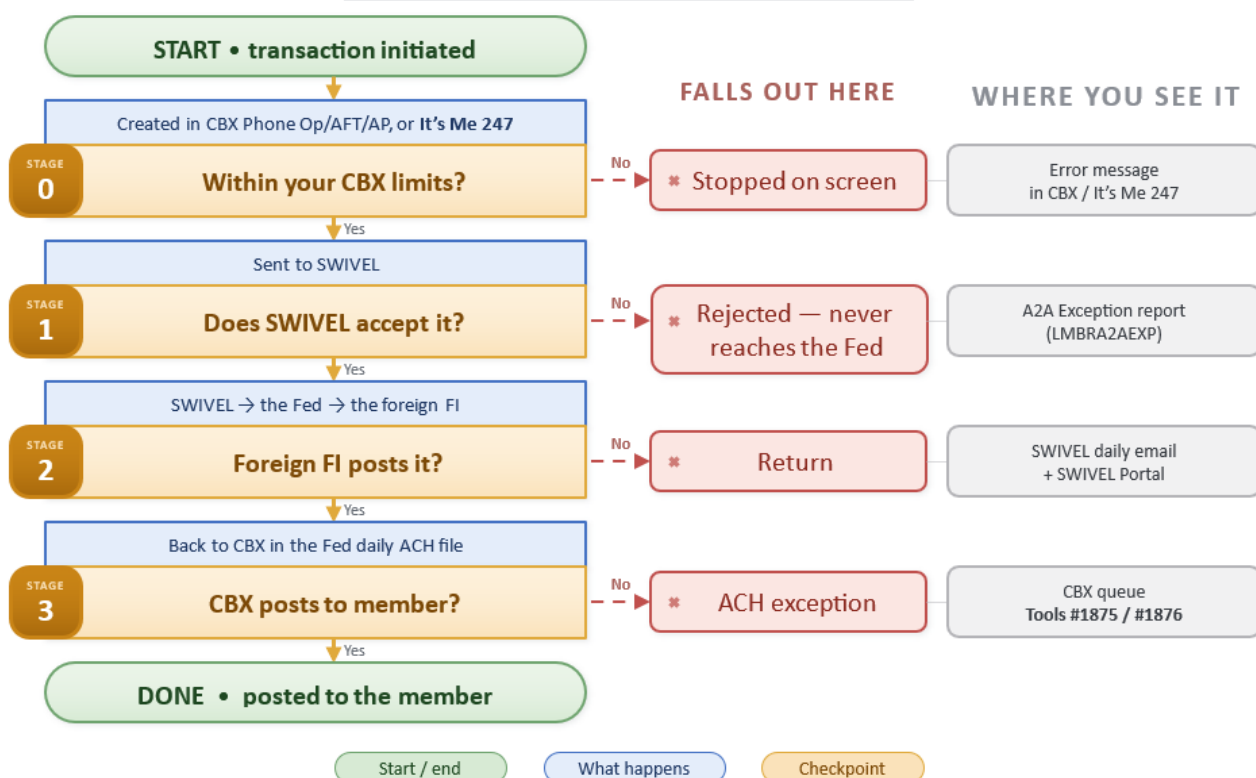
Understanding the Three Stages of the A2A Transaction Journey

This document is intended to help credit unions understand the differences in how SWIVEL handles ACH transaction processing, compared to how Magic-Wrighter did prior to being merged into the SWBC family. Specifically, it focuses on the stages in the journey of an A2A transaction, from when it's initiated to when it hits a member's account, what experiences may have changed along the way, and how the CU needs to respond.

NOTE: This document is a work in progress as we continue to learn, along with our credit union clients and partners, how the SWIVEL ecosystem works. If you learn something that might help other credit unions, please pass it along so we can all learn together!

A2A and ACH Vendor Payments Through SWIVEL

Four stages; a transaction can fall out at any one of them.



SWIVEL uses a partner bank to facilitate the movement of funds. To help provide faster processing, SWIVEL prefunds transactions before settlement occurs. A few days later, SWIVEL's partner bank receives the funds from the external FI account and completes the settlement process. This additional step helps provide an extra layer of protection for transactions while

supporting regulatory and compliance requirements. SWIVEL only moves funds through the settlement account or general ledger account your CU provided during onboarding.

STAGE
0

Stage 0: When the transaction is initiated

The transactions referred to here can be initiated:

- By a member in online banking,
- By a CU employee via Phone Transfers, or
- Automatically via the daily auto-transfers (AFT) program, for a recurring A2A (A2AFT).
- They can also be initiated via the CBX Accounts Payable system, for vendors set up to receive payment via ACH.

During this stage, CBX and **It's Me 247** online banking may prevent the member from submitting a transaction if the amount exceeds the limits specified in your credit union's CBX configuration (**Tool #569 Online/Mobile/Text Banking Config** > A2A Transfers). The member receives an error message and can adjust the request to use a different amount, then resubmit.



There are two sets of limits at play for your A2A transactions: the ones you configure in CBX, and the overall limits you set with SWIVEL. For payments to vendors via the CBX accounts payable system, only the limits you set with SWIVEL are used.

Once a transaction is successfully submitted via either CBX or online banking, it moves to stage 1 in the processing journey with SWIVEL.

STAGE
1

Stage 1: If a transaction is not accepted by SWIVEL (referred to as a “rejection”)

1. When our system passes the transaction along to SWIVEL, SWIVEL first runs some basic verifications before accepting it for processing
 - a. This includes checking against your credit union's limits at SWIVEL (which are separate from the limits in CBX) as well as various fraud mitigation steps, some basic R&T validations, and other basic checks based on NACHA requirements
2. Items that are rejected during this stage are NOT passed along to SWIVEL's partner bank for processing
 - a. These items will appear on the **CBX A2A Exception report (LMBRA2AEXP)** with a description of the reason
 - b. A record of the original request will appear in the A2ATRANS table (located in your FILExx library), marked as “failed”

NOTE: We are working with SWIVEL to incorporate more detailed descriptions into our report, based on new codes we receive back from them (more than what Magic-Wrighter used to return). Project #68463 is currently waiting to be assigned to a programmer.

3. Because these items were NOT submitted to SWIVEL for processing:

- a. **If it was an outgoing transaction**, you must refund the money to the member and the transaction must be submitted again
- b. **If it was an incoming transaction**, no account adjustments are needed but the transaction must be submitted again
- c. **For recurring (A2AFT) transactions**, you or the member will need to manually submit a regular A2A transaction in order for that transfer/payment to be processed (and if it was an outgoing transfer, you must post a refund to the member)

Once a transaction passes SWIVEL's initial evaluations, it moves to Stage 2 where SWIVEL generates ACH debits/credits and passes them along to SWIVEL's partner bank, which sends them into the ACH Network for processing.



Stage 2: Processing by the Foreign FI

During this stage, SWIVEL's partner bank sends the transaction to the foreign FI for posting.

If a transaction is accepted by the foreign FI but corrections are needed ("NOC")

A foreign FI may elect to post a transaction but issue a NOC requesting the originator adjust something before submitting another transaction in the future. A NOC does not mean the transaction failed. The item was posted, but the information needs to be corrected before future transactions are sent.

NOCs issued by foreign FIs for A2A and other SWIVEL-initiated transactions will NOT appear in your CBX queue. Instead, those NOCs will be listed in the "ECM Daily Return/NOC Report" email you receive from SWIVEL.

If the transaction was created through SWIVEL Payments or SWIVEL Pay, refer to the SWIVEL OneTeam Knowledge Base for instructions on resolving Notification of Change (NOC) items.

SWIVEL processes the second step of the transaction and does not store account holder account information within the Portal. Therefore, for A2A and account payable ACH payment transactions, any account updates related to a NOC must be completed via CBX.

- For accounts payable payments, make the necessary adjustments via **Tool #990 Work with Accounts Payable Vendors**
- For A2A transactions and A2AFTs, make the necessary adjustments via **Tool #14 Member Personal Banker > A2A Account Relationships (add, modify, or remove relationships)**

If a transaction is not accepted by the foreign FI (referred to as a "return")

If that external FI returns the item, it is returned to SWIVEL. This can include situations where the account number doesn't exist at the FI or was closed, the account had insufficient funds for the debit, etc.



The main difference here is that with Magic-Wrighter, your credit union was the ODFI (originator), which meant you saw these returns in your daily CBX ACH posting file, and worked them via CBX exceptions tools (#1875 and #1876). Now, when ACH items processed via SWIVEL are returned to your CU, SWIVEL has all of the return

information, since the Payments system generated the transaction on your behalf. This means returns (and NOCs) for these items come to SWIVEL, not in your CBX daily ACH posting file, and must be handled via reports and tools provided by SWIVEL.

1. CBX has no record of these returns or NOCs and they will not appear on any CBX reports – **they are not included in your daily ACH file from the Fed**
2. Each day SWIVEL will send the “ECM Daily Return/NOC Report” email to the email address you’ve given them during onboarding, with instructions and correspondence needed from your CU
 - a. You’ll get one email for each “processing account” with SWIVEL (that means you get one for A2A and accounts payable payment transactions, one for MOP new account transactions, and one for loan payments via online banking (formerly our online banking API integration with LoanPay Xpress)
3. This email includes details about:
 - a. **Returned items:** where the receiving FI did not post and returned the item to the originator with an R code
 - b. **NOC requests:** where the receiving FI did post but issued a request for changes to transaction details on future transactions with a C code

NOTE: Currently returned credits (deposits/payments members sent to another FI that are rejected by that FI) do not appear in the daily email notifications. These returned items are only available in the “Single Transaction Report - ACH” and “Single Transaction Report - A2A” reports within SWIVEL’s AutoPilot Portal. When a credit is returned, the funds are credited back to your CU through your GL settlement account, allowing you to refund the member and, if needed, reinitiate the deposit. SWIVEL is working on enhancements that will include returned credits in the daily emails as well.

4. While there is no exact daily report equivalent to this email, SWIVEL does have flexible tools in their AutoPilot Portal that provide complete details about returned transactions, with sort and filter capabilities to help locate items to resolve balancing issues
 - a. Refer to documentation you received from SWIVEL for how to use these tools
 - b. For example, use the SWIVEL “Settlement Report – A2A” or “Settlement Report – ACH” tool to see returned debits. You can click that item to see more details.

TIP: Use column sorting to look at items with “RET” in the description and a negative \$ amount.

Other Tips

- If you don’t see a transaction on the portal, then SWIVEL never got it in the first place and it got rejected in Stage 1. Refer to the daily A2A exceptions report (LMBRA2AEXP) in CBX.
- When looking at the daily email notifications from SWIVEL or the reports in the AutoPilot Portal, you’d see a list of all the debits that were *returned*. Remember that might not include all of the transactions *submitted* that day because it can take a day or two to be received/handled by the foreign FI.

- For returns and NOCs, once the email arrives you'll also be able to see them on the Portal.
- Also keep in mind the daily cut-off time you've set with SWIVEL (typically 8:00 pm CT but can be changed per CU).
- Credit unions can initiate ACH returns directly via SWIVEL Payments. These would be helpful especially for MOP funding transactions, such as if a new member paid via card but the CU decides not to open the membership and needs to return the funds directly to that card. Requires manager access to SWIVEL Payments via the AutoPilot Portal. Remember that returns deadlines do apply (5 days for ACH, 30 days for cards).

TIP: Since SWIVEL serves other financial institutions besides credit unions, they often refer to members as account holders in their support documentation.



Stage 3: A2A Exceptions in Your Daily CBX ACH Exceptions File

These are transactions that passed all of SWIVEL's evaluations and were passed along to SWIVEL's partner bank and into the ACH Network, but once we receive them in our ACH posting file, the item could not be posted for some reason (usually invalid credit union account #, NSF, etc.).

These items will appear as exceptions in your CBX ACH exceptions queue (Tool #1875/1876) and should be handled as any other exception. For example, you can use CBX tools to adjust the account number so that next time the transaction comes in the system automatically translates to the correct account.

Remember that NOCs issued by foreign FIs for A2A and other SWIVEL-initiated transactions will NOT appear in your CBX queue. These will be in the daily emails you receive from SWIVEL and via their AutoPilot Portal, with instructions on what changes might be needed on your end or the member's end before submitting that transaction again in the future.



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