Step-by-Step Guide: ETMS Quick Exception Processing

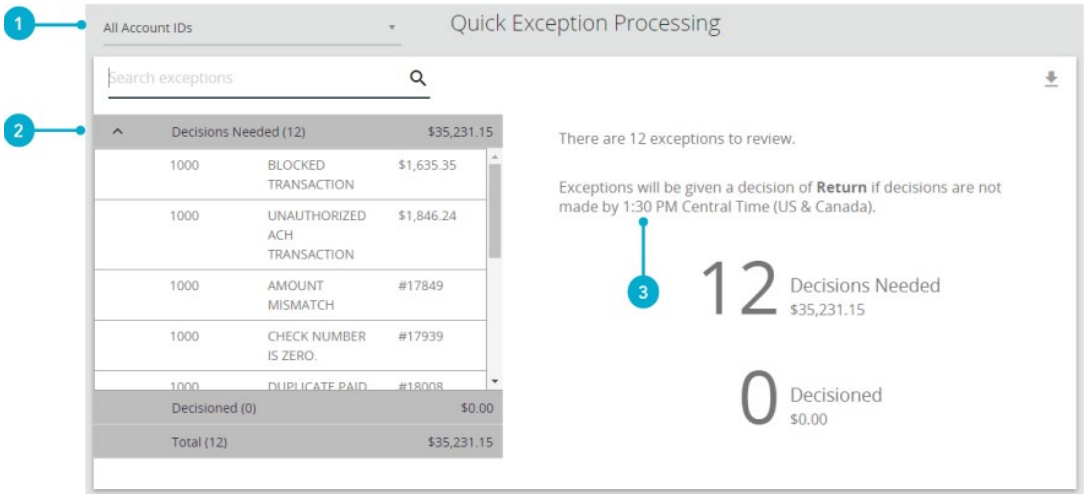
Quick Exception Processing

Use the Quick Exception Processing page to manage exception item activity. You can make pay and return decisions on all items from this page.

1. To select an individual account to process exceptions for, use the **All Account IDs** drop-down menu.
2. In the **Decision Needed** section, select exception reason row. Possible exceptions include:
    - **BLOCKED TRANSACTION**—the item meets the filter requirements specified on the Transaction Filters/Blocks page.
    - **DUPLICATE PAID ITEM**—the item was previously paid.
    - **PAID NOT ISSUED**—the item was never loaded into the system as an issued check.
    - **STALE DATED ITEM PAID**—the item is a stale-dated check. A check is considered stale dated if the item was issued prior to the stale-dated cutoff date, which is calculated based on parameters defined by the FI.
    - **PREVIOUSLY PAID ITEM POSTED**—the item was previously paid.
    - **VOIDED ITEM**—the item was previously voided.
    - **UNAUTHORIZED ACH TRANSACTION**—the item is an ACH transaction that was flagged as an exception by the ACH authorization rules defined for the account on the ACH Authorization Rules page.

    > **Note:** For ACH exceptions, the ACH Standard Entry Class Code, Originating Company ID, and Debit or Credit (DR/CR) are displayed in the exception description.
3. The right-most column specifies the **Default Exception Cutoff Time**. At the cutoff time, an automated pay or return decision is made on all unresolved items and corporate users are automatically put in READ ONLY mode to prevent any changes to the automated decision. After cutoff, corporate users must contact the FI to change the automated decision.

> **Note:** Specify the **Default Exception Cutoff Time** on the **System Defaults** tab in **System Administration** > **System Setup**.



Editing an individual transaction

From the same page, you can edit individual transactions.

1. select the individual transaction from **Decision Needed**. Transaction details include:
    - **Default Decision**—the default decision for the exception type.
    - **Reason**—the return reason.
    - **Decisioned By**—the user who performed the decision. Transactions that are automatically decisoned by the issued check file display as **<username> (via issued check file)**.

    > **Note:** Client users do not see the user name of FI users. Instead, they only see **(via issued check file)**.

    - **Client/Account ID**—the nickname or description that identifies this account to the customer. This Client/Account ID is displayed in place of the account number on pages within the system and in emails generated by the system.

    > **Note:** The label used for this field (typically Client ID or Account ID) throughout the system is defined by the FI.

    - **Check #**—the check number of this item.

    > **Note:** For transactions involving checks, the front and back check image also displays. This option is only available to FIs that have licensed the Centrix Exact/TMS Check Image interface.

    - **Amount**—the amount of the item that has been presented for payment.
    - **Paid Date**—the paid date for this check or ACH transaction.
    - **Issued Payee**—the issued payee name for this check.

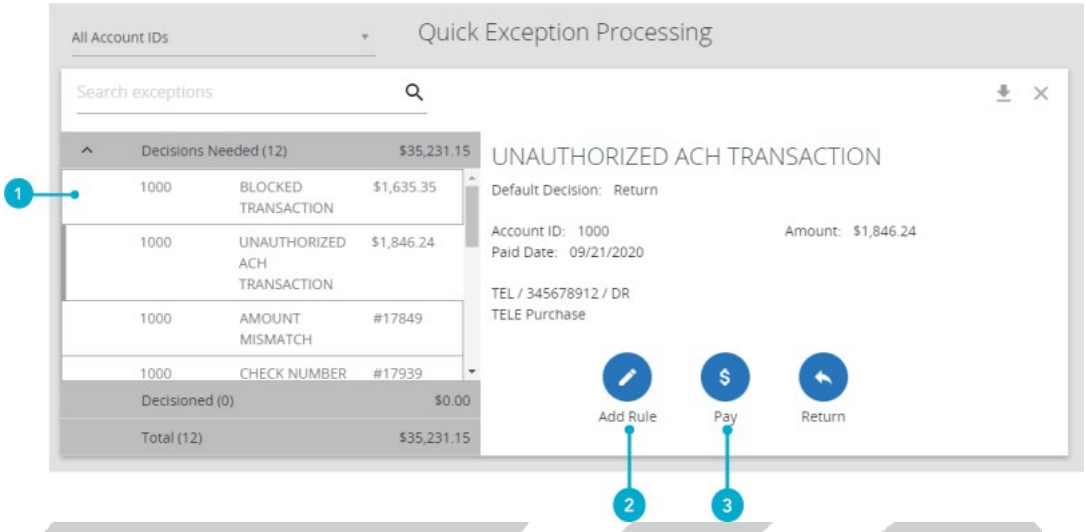
    > **Note: Issued Payee** is only displayed if **Display Issued Payee Name** is selected on the page and was included during the issued check file upload.

    - **Found Payee**—the payee detected by the Payee Match module.

      Found Payee only appears if the Payee Match module is licensed.

2. The **Add Rule** ( ) icon adds a new ACH authroization rule for the transaction type. For more information, see Adding new ACH Authorization Rules.
3. Select **Pay** or **Return** on the transaction. Specify the reason for the pay or return decision from the **Reason** list.

> **Note:** To modify a pay or return decision on a processed transaction, expand the **Decisioned** section and select the transaction from the list.



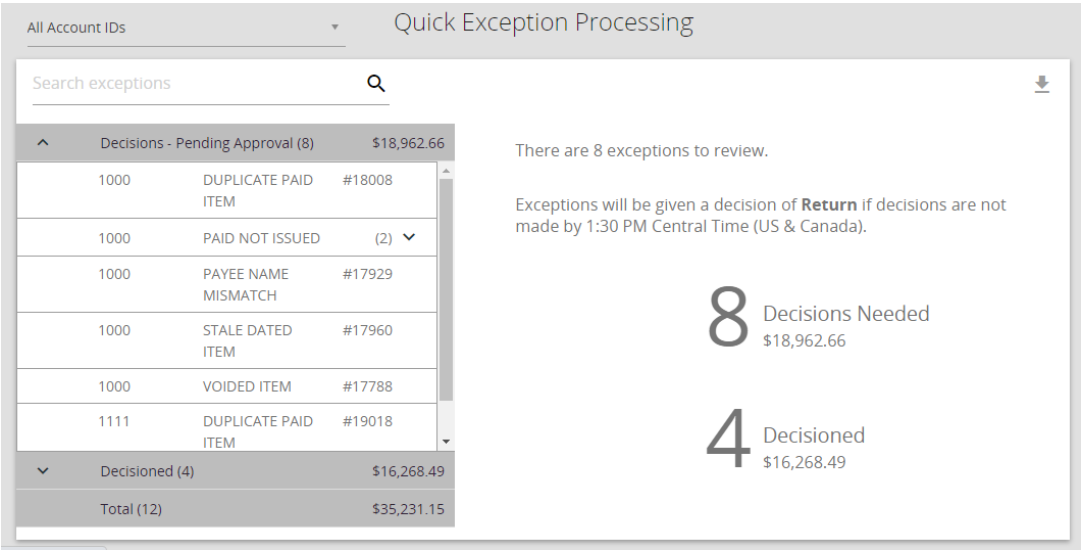
Processing exceptions that require dual approval

If exception processing requires dual approval, the initial decisioning process is the same as standard processing. When the user approves the exception, instead of moving to the **Decisioned** section, decisions are moved to a **Decisions - For Review Only** section for the user that made the initial approval.

After the first approver makes a decision, the following steps occur:

1. The system generates and sends an email to all users with approval access.
2. A user with approval access approves or denies the exception.
3. The system generates and sends an email to the user who approved the exception and to all users with approval access notifying them of the action taken.

Exceptions that are approved by the first approver and require secondary approval are in a pending review state and appear in the **Decisions - Pending Approval** section for all secondary approvers to make an approve or deny decision.



If the decisioned exception that is pending review is not approved or denied by the cutoff time, the exception will have the default account-level decision and reason applied. In this case, an email is sent to all users with approval access and the user who initially decisioned the item informing them that the cutoff time has been reached and the default account-level decision and reason have been applied.

If an exception is denied by the secondary approver, the exception is returned to the **Decisions Needed** section for additional review and updating.

To deny an exception that is pending approval

1. Select the transaction from the **Decisions - Pending Approval** section.
2. Select **Deny** ( ).
3. Enter the reason for the denial in the **Deny Notes** section. You cannot save the decision unless you add notes to the transaction.
4. Select **Save**. The exception returns to the **Decisions Needed** section and the system sends an email to the original approver that includes the denial notes and the name of the secondary approver.

Adding new ACH Authorization Rules

Users with **Allow user to add ACH Authorization Rules in Quick Exception Processing** enabled on the User Setup (Client) page can create new ACH Authorization Rules directly from the Quick Exception Processing page.

To create a new ACH Authorization Rule

1. Expand the **Decisioned** section.
2. Select the transaction to create a new rule from.
3. Select **Add Rule** ( ).
4. Enter the **Description** for the new rule. The **SEC Code**, **Company ID**, **Debits or Credits**, and **Max Allowable Amount** fields are filled out based on the information in the ACH transaction, but you can modify them as needed.