Associated Connect®

Reference Guide: ACH Filter

Associated Bank

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Portal Access

The Associated Connect portal allows users to access all Associated Connect services through an easy-to-use single sign-in. To access the portal, sign in to Associated Connect directly from Associated Bank's website at **AssociatedBank.com/Business** or **AssociatedBank.com/Commercial**. The portal has been divided into three sections:

Category	Icon	Definition
Banking		Account Details and Services (Includes Account Balances, Account Transfers, ACH Origination, Check Inquiry, Image Search Transaction Activity, Positive Pay, Stop Payments and Wire Transfers.)
		Account Summary Page (Includes Ledger Balance, Available Balance, Collected Available Balance, Float Next Business Day, Float 2+ Days and Transactions and Details for each account)
		ACH Filter
		Bill Pay
Cash Management		Lockbox
		Remote Deposit
		Checkview
		FX Manager
		Cash Ordering
		Trade Services
Transmission and Reporting		Export
		Document Center
		File Transfer

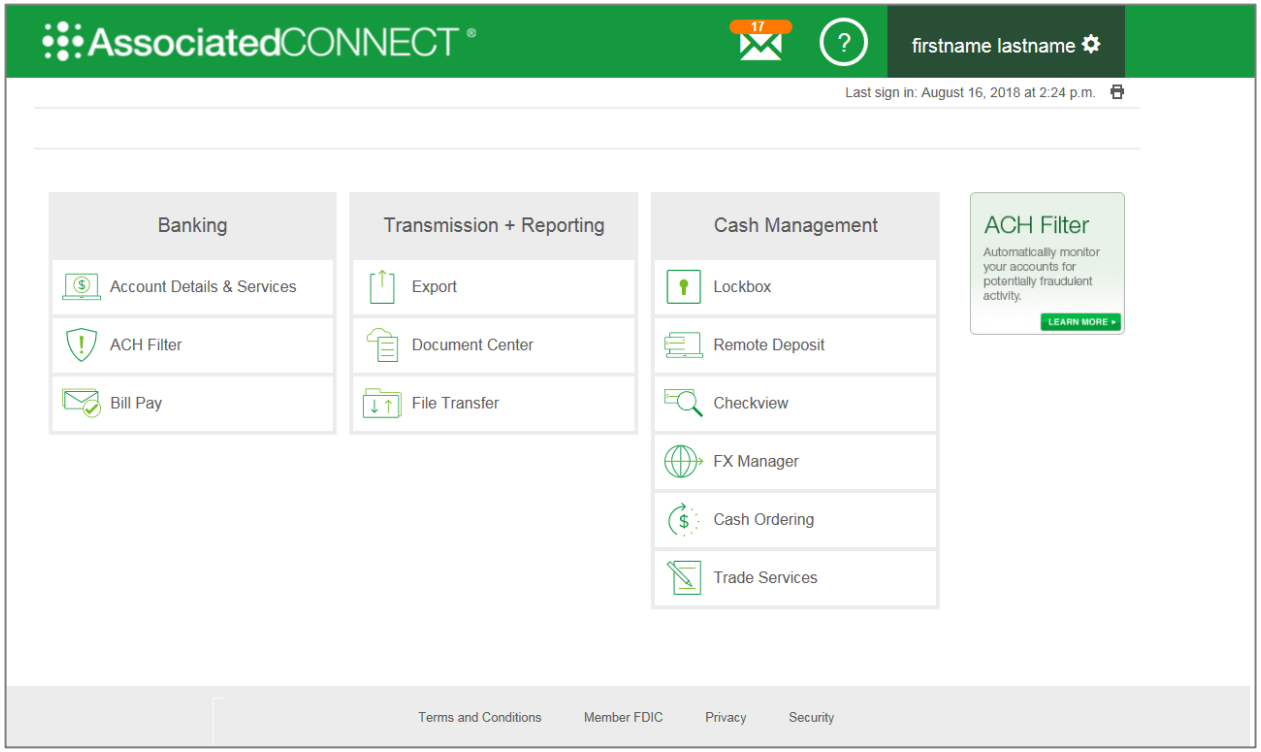
To access Associated Connect, you will be required to verify your identity through one of two methods:

1. For clients who have access to high-risk services such as Bill Pay, ACH and Wire Transfers, you will sign in with your username and password, and then will be required to verify your identity through multi-factor authentication. Associated Connect users will be required to enter a unique access code generated by either a mobile or physical token to gain access to the portal. Additional information about how to set up, use and obtain a token from Associated Bank can be found in the Multi-Factor Authentication and Password Management Guide or by contacting Customer Care at 800-728-3501.

2. For clients who only have low-risk services, you will sign in with your username and password. Periodically, you will be asked a series of challenge questions to confirm your identity.

Associated Connect Portal

The Associated Connect Portal is the first screen you will see after signing in. This provides access to all of your online banking services.



Change Module

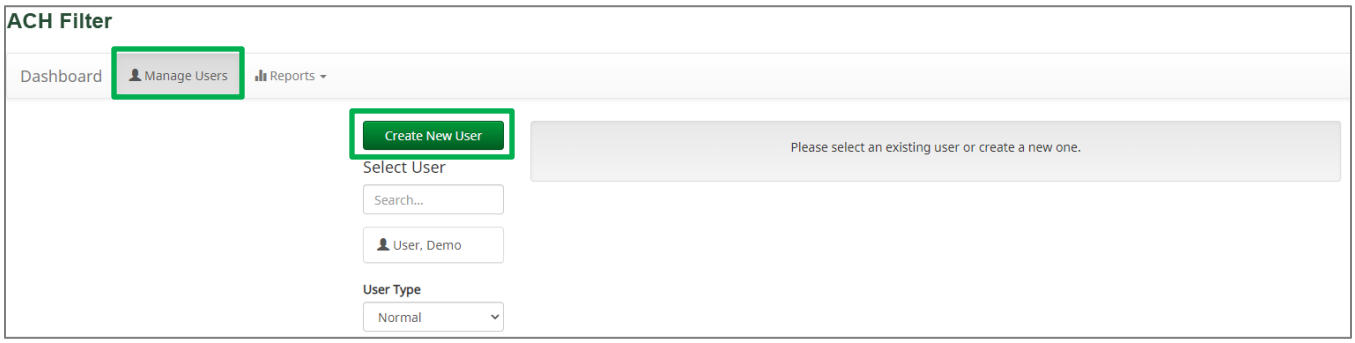
Administrators will have the ability to manage, create, or edit users.

Manage Users

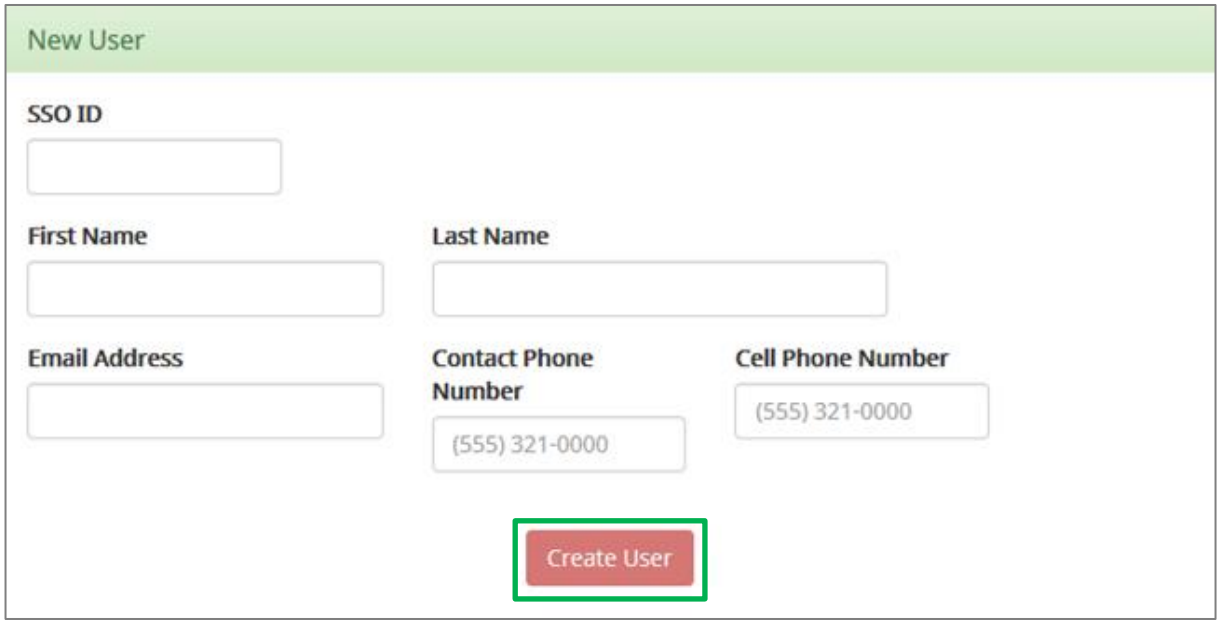
Select **Change Module** and then **Dashboard.**

Create New User

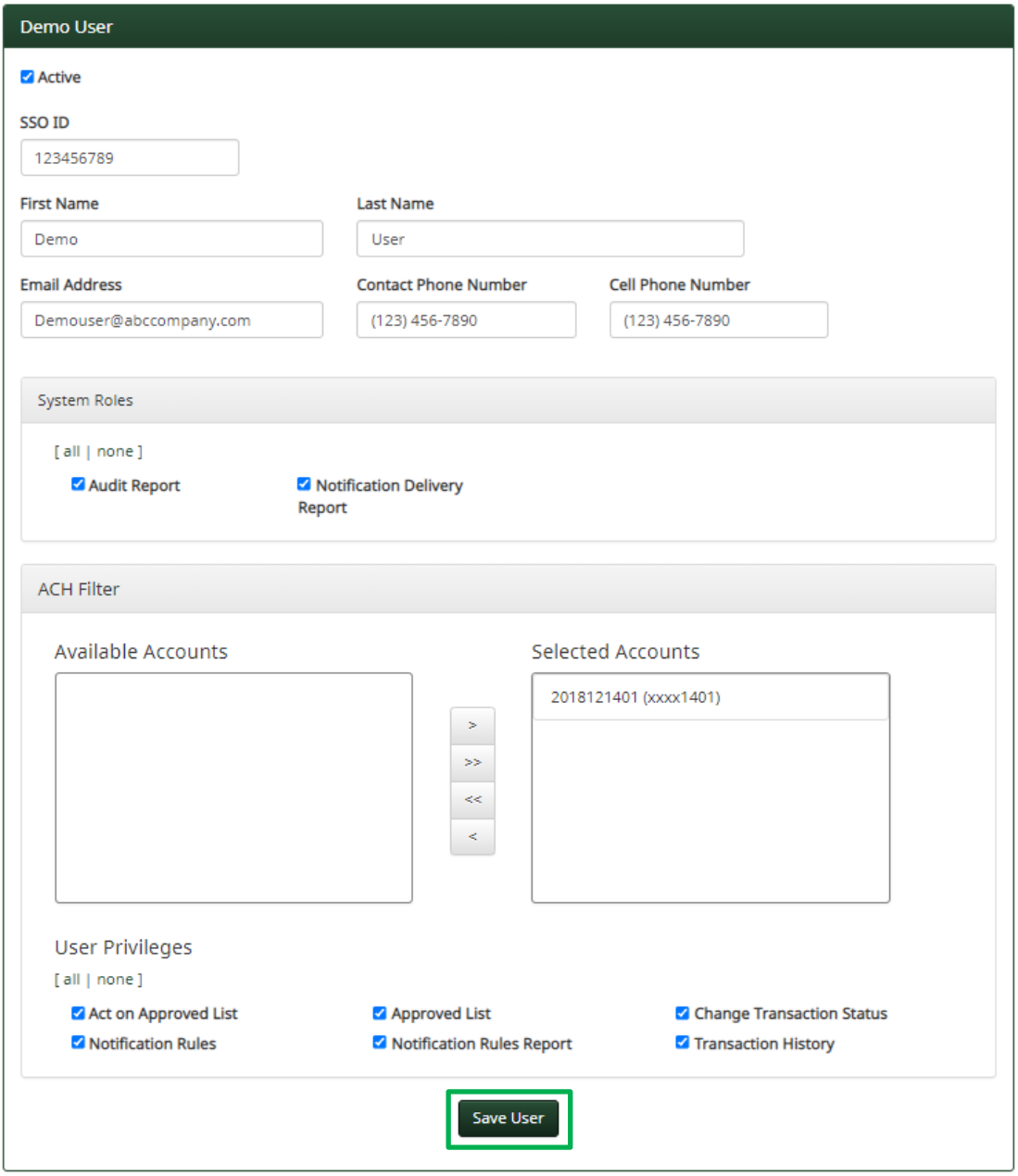
1. From the Dashboard menu, select **Manage Users** and then **Create New User**.



2. From the **Create New User** screen, complete the **New User** information fields.
    a. **SSO ID** - needs to be entered as all upper-case letters and must match the Associated Connect Client ID. If the SSO ID and Client ID do not match and are not entered correctly, system access will be impacted.
    b. **First Name** - user's first name
    c. **Last Name** - user's last name
    d. **Email Address** - user's email address
    e. **Contact Phone Number** – user's phone number
    f. **Cell Phone Number** – user's cell phone number



3. Select from **Available Accounts** and check the boxes under **User Privileges** to give the user the desired access rights.
    a. **Active** - this box is checked by default (user will be active)
    b. **Available Accounts** - highlight the account(s) you want the user to access, then select the right arrow to move to the available account(s) to the **Selected Accounts** column
    c. **User Privileges** - check the box(es) to give the user the desired access rights
        - **Act on Approved List** - user can add the Company from the transaction to the Approved List. Must also give user access to Transaction History
        - **Approved List** - user can add, delete and edit Companies. Setup > Approved List
        - **Change Transaction Status** - user can change the transaction status. Must also give user access to Transaction History
        - **Notification Rules** - user can configure notification rules for accounts by selecting Setup > Notification Rules
        - **Notification Rules Report** - user can view Notification Rules Reports for all accounts. Reports > Notification Rules Report
        - **Transaction History** - user can view transactions



4. Select **Save User** to save your settings and a **User Saved** message will appear on the top of the screen. A confirmation message will also be sent.

Edit User

1. From the Dashboard menu screen, select on **Manage Users** and then either **Search** for the user or **Select User** by name.

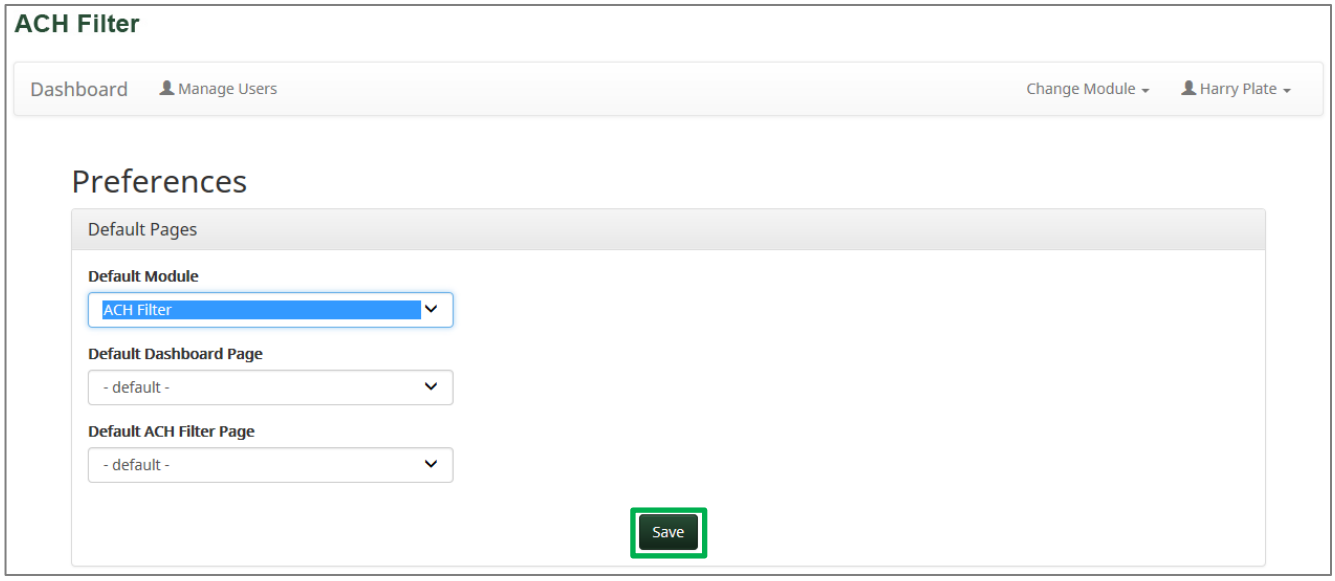
2. Edit the user information, Available Account(s), and User Privileges as needed.
3. Select **Save User** to save changes. A **User Saved** message will appear on the top of the screen. A confirmation message will also be sent.

Default Page Preferences

The ACH Filter Transaction History page is the default landing page. To change the default from the Transaction History page to the Dashboard page:

1. Select on your user name in the upper right corner of the screen and select Preferences.

2. From there, select **Dashboard** in the **Default Module** drop down and save your preferences. You can also select preferences for the **Default Dashboard Page** as well as **Default ACH Filter Page**.



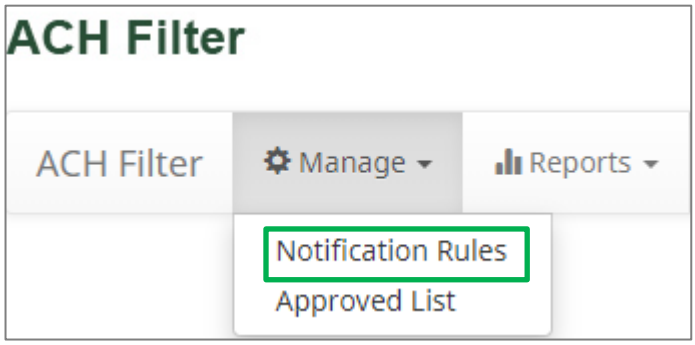
3. Select **Save** to save your setting changes.

Setup

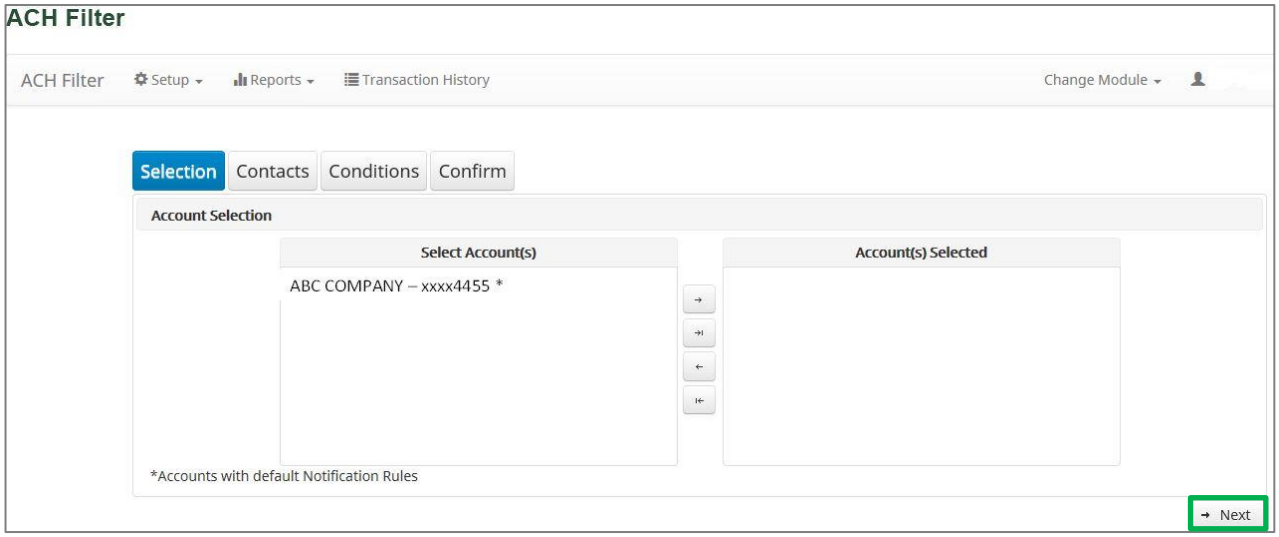
Notification Rules

The Account Group notification method is email with the address defaulted to the Account Group Admin. The Account Group notification condition is **Notify for all Debits**. You may replace the Admin contact and/or add additional contacts and change the notification conditions.

1. Select Manage > Notification Rules

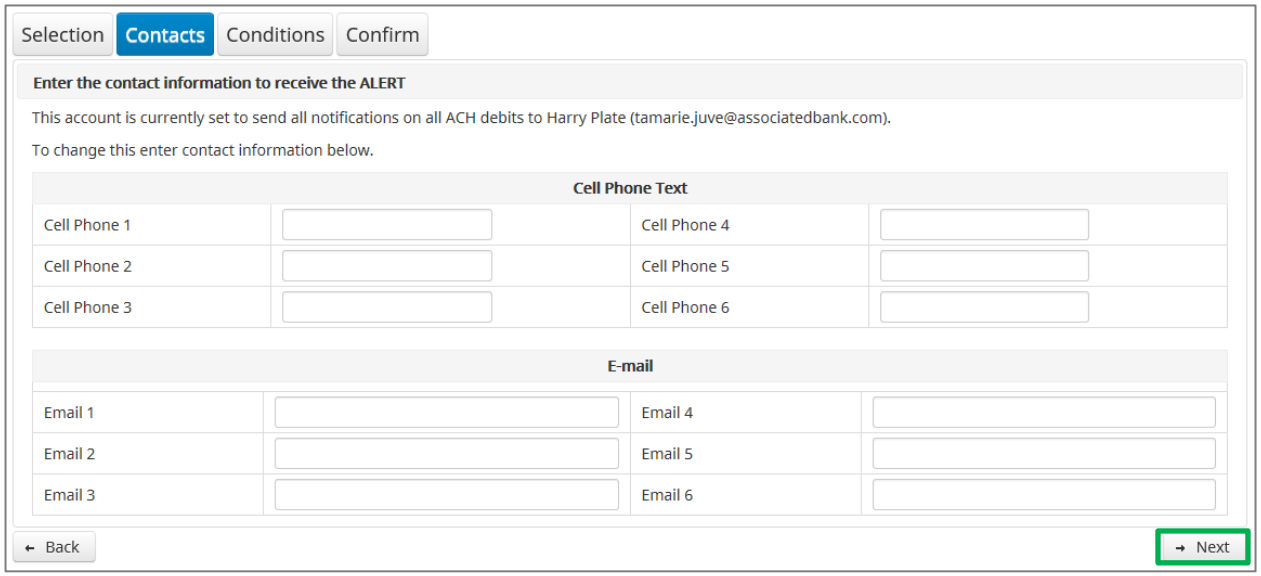


2. On the **Selection** screen, highlight the account(s) you want the user to access, and then select the right arrow to move to the account(s) to the **Account(s) Selected** section. Select **Next** to continue.



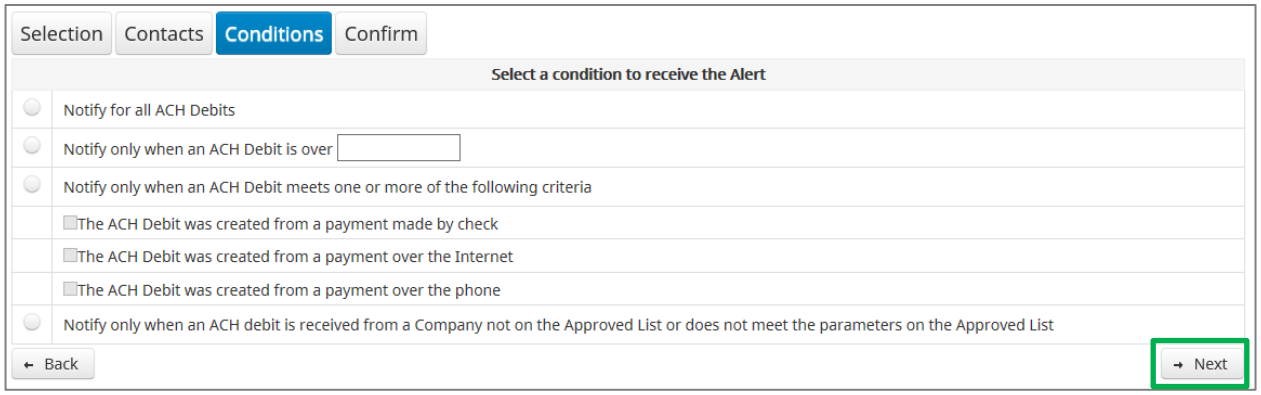
Note: *Accounts with an **asterisk (*)** have the default Account Group Configuration with the Notification Method Email, Email 1 as the Account Group Primary Contact, and Notification Condition Notify for all ACH Debits.*

3. Enter the required information on the **Contacts** screen. You can enter up to six (6) cell phone numbers and up to six (6) email addresses. Select **Next** to continue.



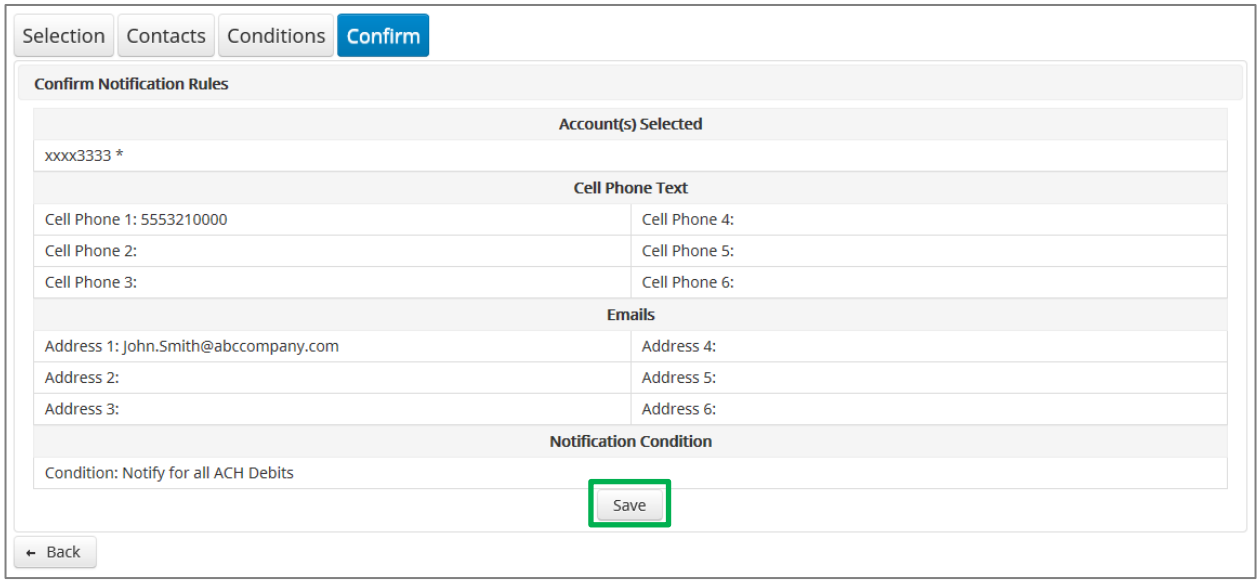
Note: *Type the 10-digit number using only numbers, no hyphens. The Account Group primary contact appears by default in the Email 1 field. You can replace it here if desired.*

4. Select your notification conditions on the **Conditions** screen. The recommended setting is **Notify for all ACH Debits**. Select **Next** to continue.



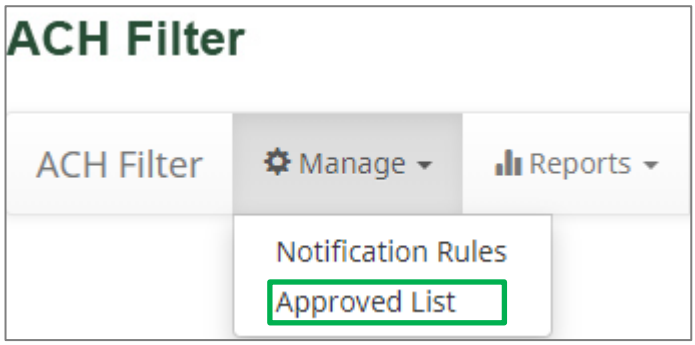
Condition	Description
Notify for all ACH Debits (recommended)	You will receive an ACH Alert for every ACH Debit to your account.
Notify only when an ACH Debit is over $	Enter the dollar amount as dollars and cents (for example, 125.00). You will receive an ACH Alert for all ACH Debits greater than the dollar amount. You will **not** receive an ACH Alert for an ACH Debit equal to or less than the dollar amount.
Notify only when an ACH Debit meets one or more of the following criteria	You will receive an ACH Alert for the criteria you select. You may select one, two or all three criteria: • Payment made by check • Payment made over the Internet • Payment made over the phone
Notify only when an ACH Debit is created by a Company not found in the Approved Company List	You will receive an ACH Alert for ACH Debits that do not meet the parameters of a Company on the Approved List. You will not receive an ACH Alert for ACH Debits that meet the parameters of a Company on the Approved List.

5. Verify rules information on the **Confirm** screen and select **Save** to save settings.



Approved List

Trusted trading partners that you authorize for ACH Debit payment may be added to the **Approved List**. Select **Manage > Approved List**.



Approved List Field Definitions

1. **Company ID** - Required field with a maximum of 10 characters including spaces. This field is validated as exact match. Valid characters are:

A-Z a-z	number sign #	underscore _
dash -	comma ,	
period .	space	

2. **Company Name** - Optional field with a maximum of 16 characters including spaces. This field is not validated.
3. **Max Amount** - This field is validated. If this field is blank, all amounts are valid. Do not leave this field blank when adding a Company for all accounts:
    a. The transaction meets the parameters when the amount is less than or equal to the Max Amount.
    b. The transaction does not meet the parameters when the amount is greater than the Max Amount.
4. **Frequency** - Optional field with values for a given period:
    a. Select - No Frequency
    b. Daily - Business Date
    c. Monthly - monthly from the Business Date on which the Company first debits the account setup on the Approved List.
    d. Yearly - yearly from the Business Date on which the Company first debits the account setup on the Approved List.

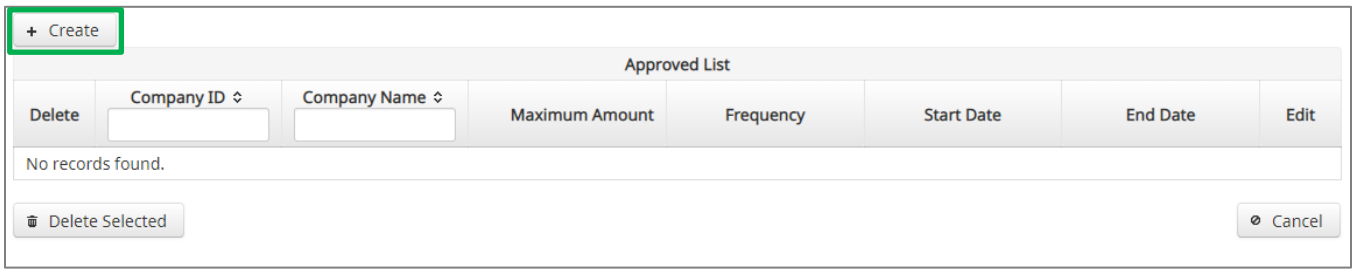
Note:

- *If multiple transactions are on a file, the sort order is highest to lowest dollar value.*
- *If the transaction with the highest dollar value exceeds the Maximum Amount, that transaction and all subsequent transactions for the period are not approved.*
- *If the transaction with the highest dollar value is equal to or less than the Maximum Amount, that transaction is approved and all subsequent transactions for the period are not approved.*

5. **Start Date** - Required field with format mm/dd/yyyy. The Start Date is defined as business date of the file load. This field is validated.
    a. The transaction meets the parameters when the date is equal to or after the Start Date.
    b. The transaction does not meet the parameters when the date is before the Start Date.
6. **End Date** - Optional field with format mm/dd/yyyy. The End Date is defined as business date of the file load. If this field is populated, this field is validated.
    c. The transaction meets the parameters when the date is equal to or before the End Date.
    d. The transaction does not meet the parameters when the date is after the End Date.
    e.

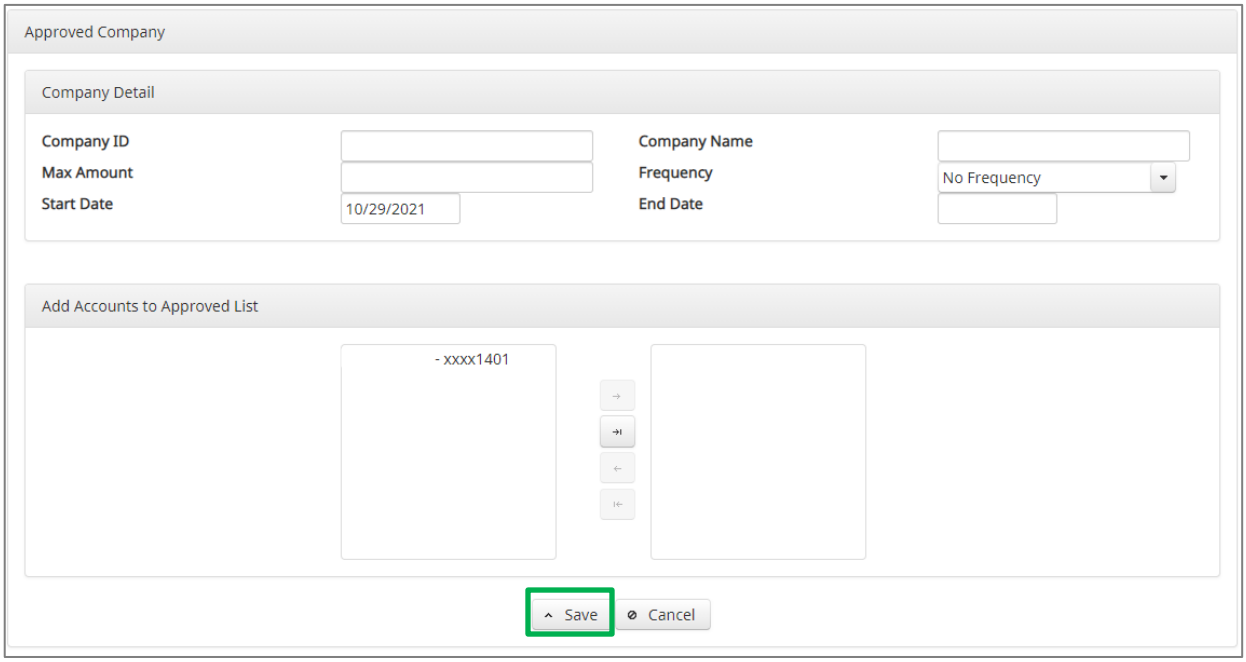
Add a Company to the Approved List

1. Select **Manage** > **Approved List** and then **Create**.

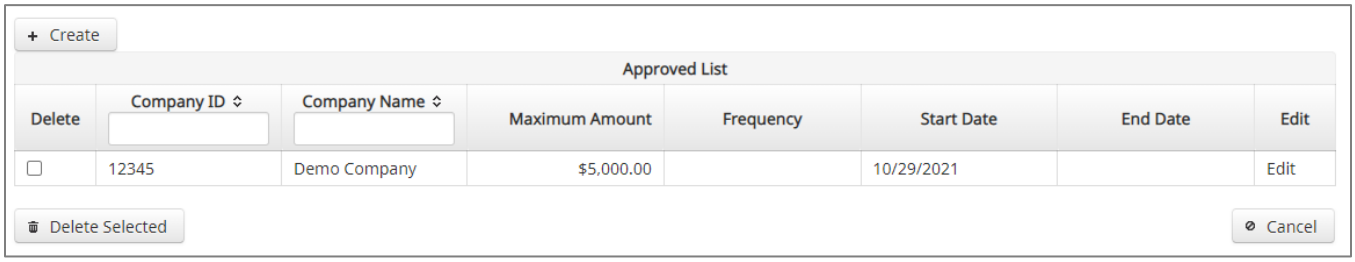


2. On the **Approved Company** screen, complete the following fields:
    a. Company ID (required)
    b. Company Name (required)
    c. Max Amount - cannot be blank (required)

d. Frequency - Daily, Monthly or Yearly (optional)
e. Start Date (mm/dd/yyyy) - or use the calendar to select the start date (required)
f. End Date– must be greater than the start date (optional)



3. Select **Save** to save the newly created company will be shown on your approved list.

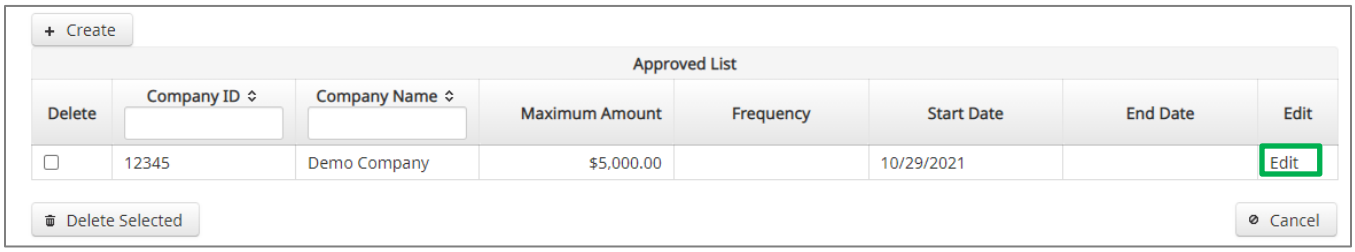


Note:

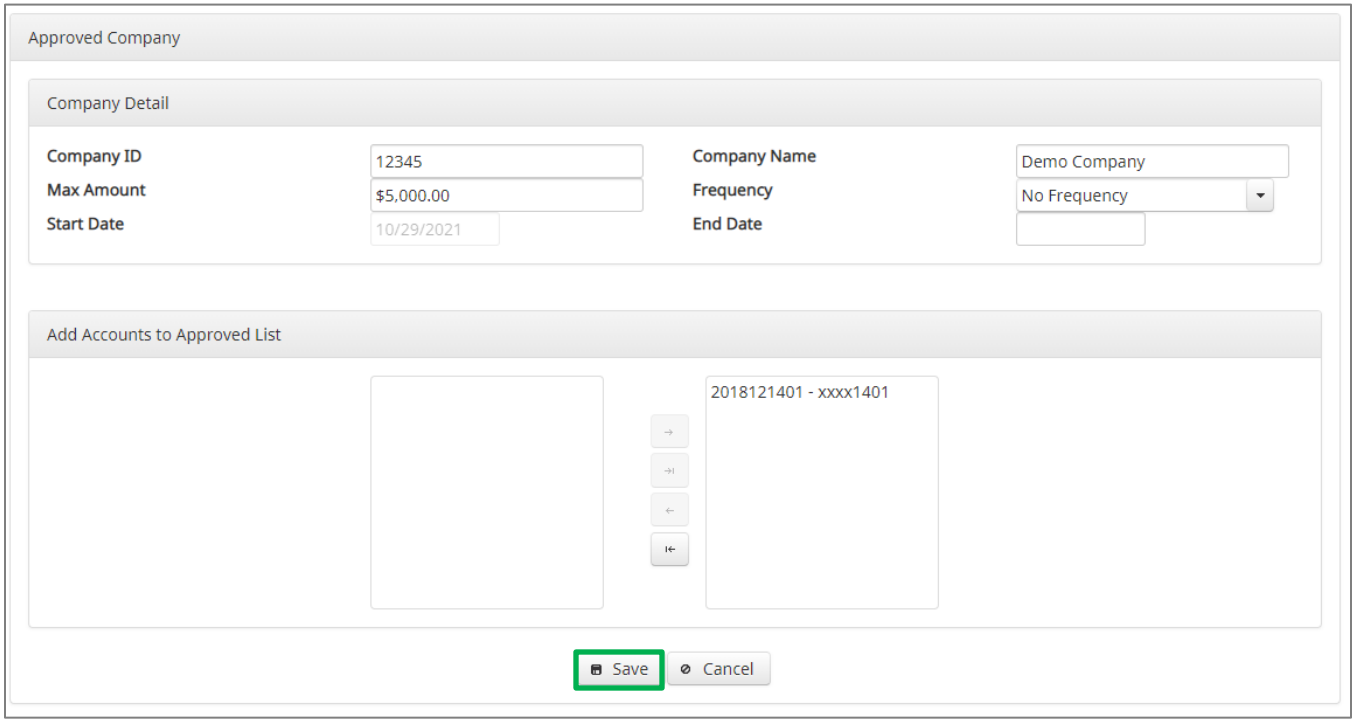
- *A Company ID can only be added to the Approved List for all accounts once. If the Company ID is added with the same parameters, it will not be listed twice. If the Company ID is added with different parameters, it will modify the parameters.*
- *If the Company ID exists for an Account, adding it for all Accounts with different parameters will modify the Company ID and display for all accounts.*
- *If the Account Group User does not have access to all the accounts in the Account Group and adds the Company ID to all Accounts, the Company ID does not display for all Accounts. The Company ID will display for the Accounts to which the Account Group User has access.*

Modify a Company on the Approved List

1. Select Manage > **Approved List** and then select a specific Company hyperlink to **Edit**.

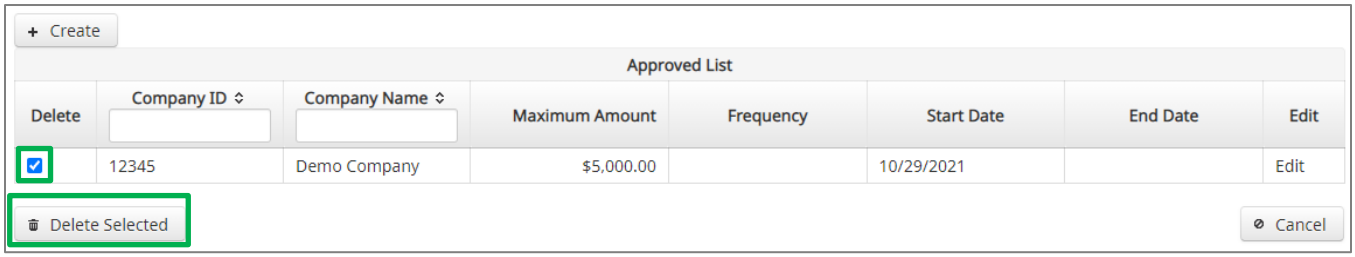


2. From the **Approved Company** screen, edit the parameters under **Company Detail** and **Add Accounts to Approved List.** Select **Save** to save changes.



Delete a Company on the Approved List

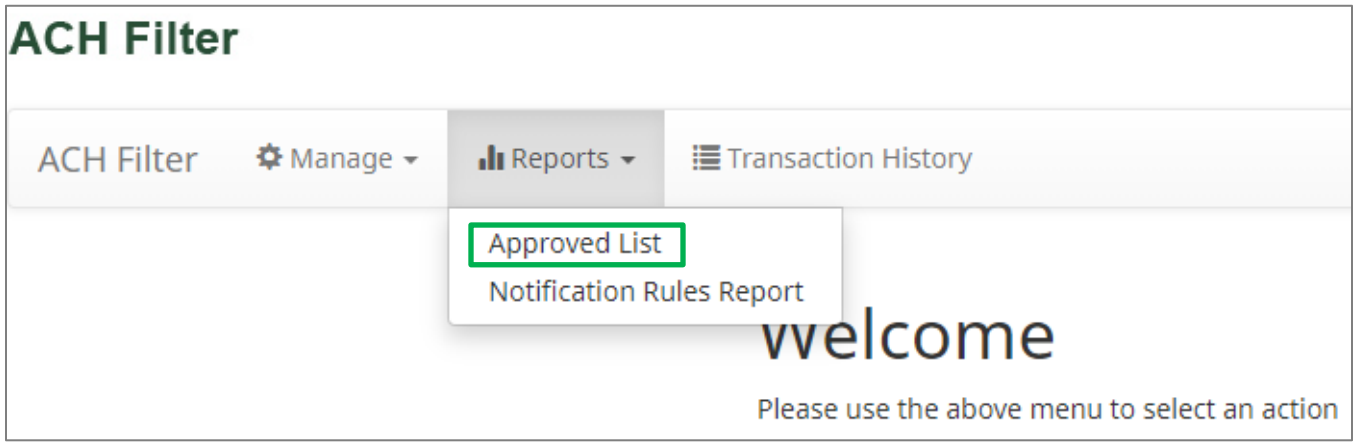
1. Select **Manage > Approved List** and then check the Company to be deleted and select **Delete Selected**.



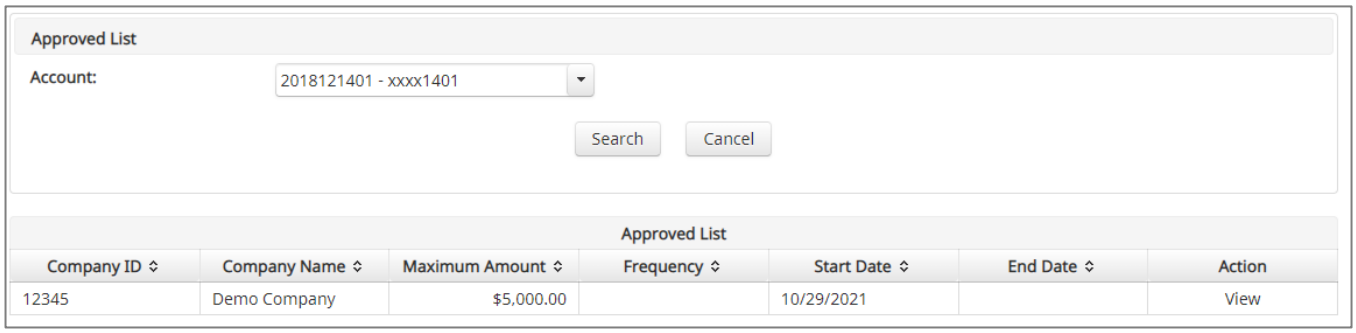
Reports

Approved List

To see your entire approved list, select **Reports > Approved List.**

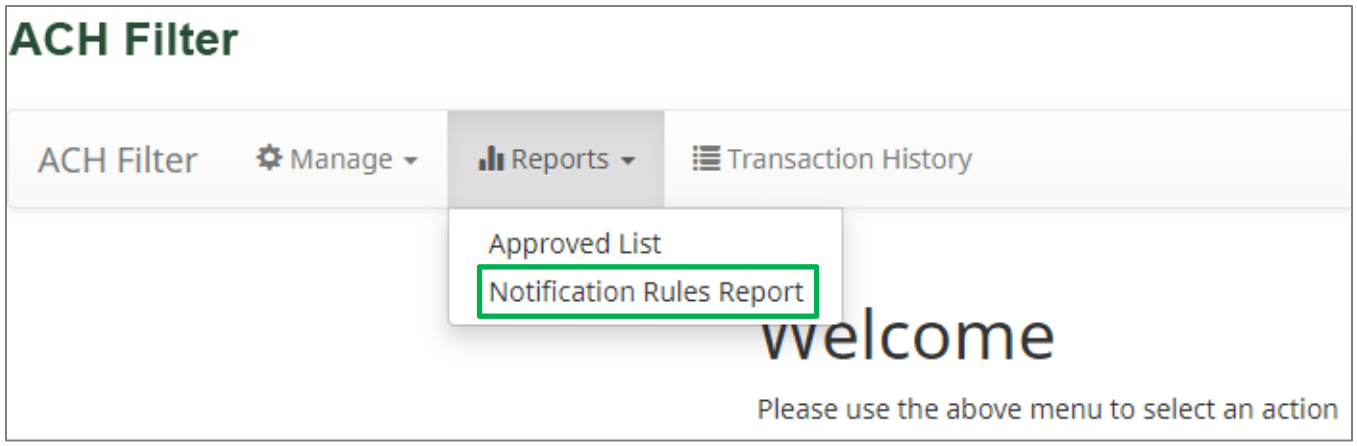


From there, select the account you want to display and select **Search** to see the account's approved company ID's.

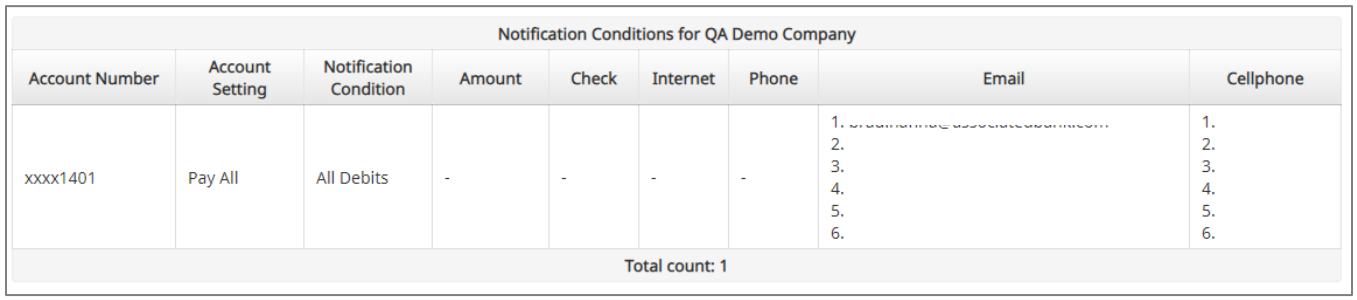


Notification Rules Report

View your notification rules by simply selecting on **Reports** then **Notifications Rules Report**.



From there, select the account you want to display and the **Rules Report** will populate. The Notification Rules Report displays the Account Number, Account Setting, Notification Condition with applicable data, Email and Cell Phone.



Notification Conditions for QA Demo Company

Account Number	Account Setting	Notification Condition	Amount	Check	Internet	Phone	Email	Cellphone
xxxx1401	Pay All	All Debits	-	-	-	-	1. 2. 3. 4. 5. 6.	1. 2. 3. 4. 5. 6.

Total count: 1

Transaction History

Default Transaction History Screen

View the Transaction details in the Transaction History to detect fraudulent or unauthorized ACH Debits for the financial institution to return. Trusted trading partners that you have authorized for ACH Debit payment may be added to the Approved List to suppress future ACH Alert Notifications and to approve payment.

Transaction Status for Accounts set to Pay All:

- Transaction loads with status Pay–System if Company ID does not meet Approved List parameters.
- Transaction loads with status Approved List Pay if Company ID does meet Approved List parameters.
- Account Group (AG) User may change transaction status Pay–System to Return, which will change the status to Return–User. This action must be performed within the Return Deadline Rules.
- AG User may change transaction status Approved List Pay to Return, which will change the status to Return–User. This action must be performed within the Return Deadline Rules.

- AG User may change transaction status Return–User to pay which will change the status to Pay–User. This action must be performed before the end of day. Transactions with status Return–User after end of day cannot be managed to pay.
- AG User may change transaction status Pay–User to return which will change the status to Return–User. This action must be performed within the Return Deadline Rules.

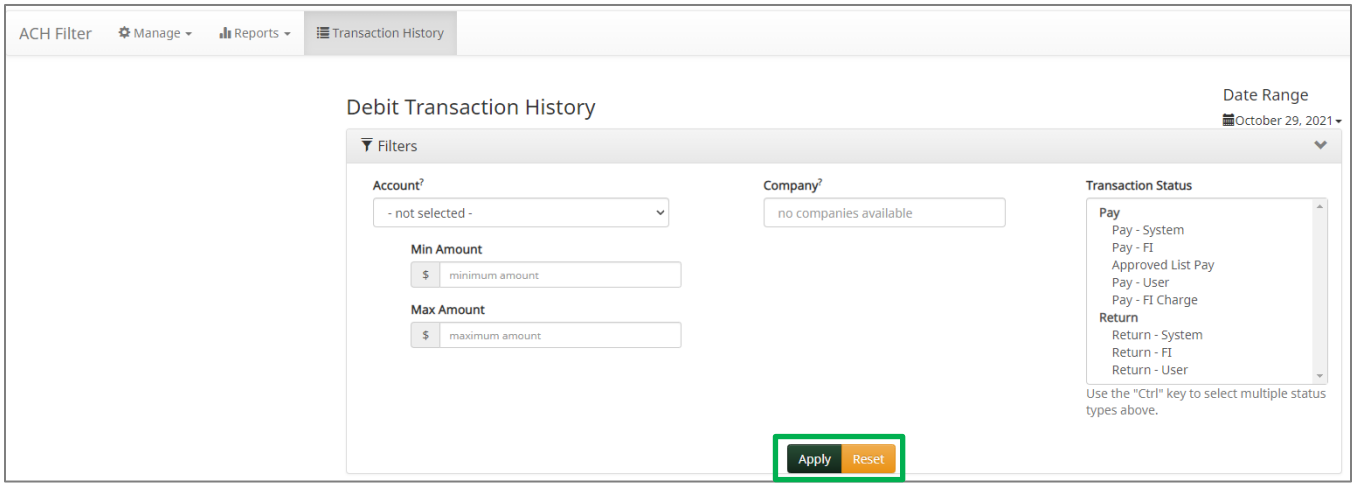
Transaction Status for Accounts set to Return All:

- Transaction loads with status Return–System if Company ID does not meet Approved List parameters.
- Transaction loads with status Approved List Pay if Company ID does meet Approved List parameters.
- Account Group (AG) User may change transaction status Return–System to pay which will change the status to Pay–User. This action must be performed before the end of day. Transactions with status Return–System after end of day cannot be changed to pay.
- AG User may change transaction status Approved List Pay to Return, which will change the status to Return–User. This action must be performed within the Return Deadline Rules.
- AG User may change transaction status Return–User to Pay, which will change the status to Pay–User. This action must be performed before the end of day. Transactions with status Return–User after end of day cannot be changed to pay.
- AG User may change transaction status Pay–User to Return, which will change the status to Return–User. This action must be performed within the Return Deadline Rules.

Status.	Change Status	End of Day Status	Comments
Pay–System	No Action	Pay	
Approved List Pay	No Action	Pay	
Return–System	No Action	Return	
Pay–System	Return–User	Return	Valid within Return Deadline Rules
Pay–User	Return–User	Return	Valid within Return Deadline Rules
Approved List Pay	Return–User	Return	Valid within Return Deadline Rules
Return–System	Pay–User	Pay	Valid before End of Day
Return–User	Pay–User	Pay	Valid before End of Day

Filter Transaction History Results

1. Select **Transaction History** and then select the **Filters** hyperlink to expand the filter fields.



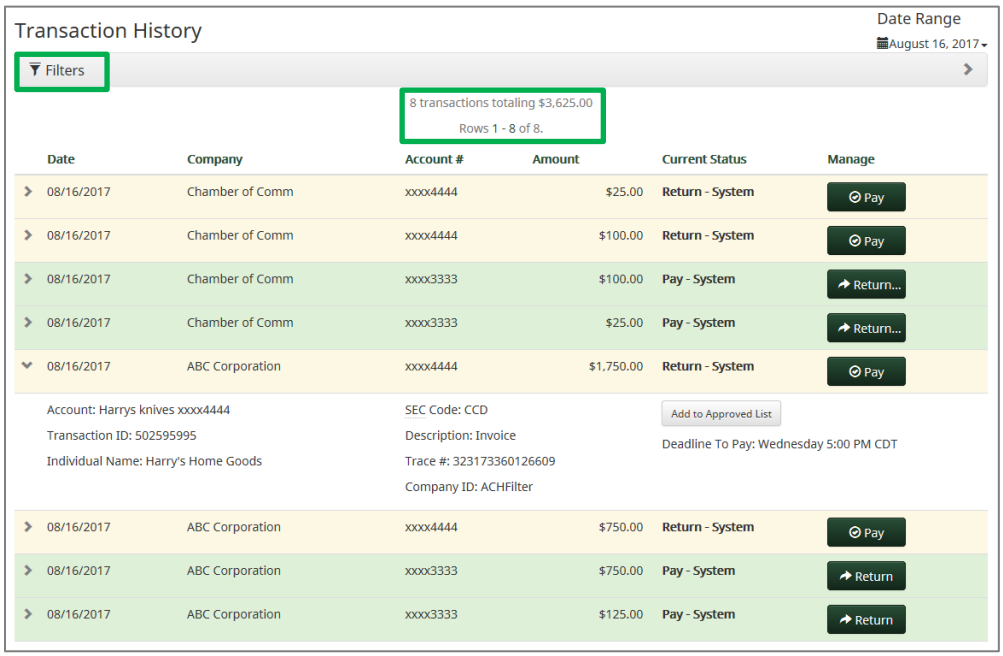
2. To locate a specific transaction on the **Filters** screen, enter parameters for the following fields:
   a. **Min Amount** - type the minimum dollar amount
   b. **Max Amount** - type the maximum dollar amount
   c. **Accounts** - type an account name or last 4 digits of the number
   d. **Company Name** - type the company name or ID
   e. **Transaction Status** - select the Status type

Note: *Use the "Ctrl" key to select multiple status types.*

3. Select **Apply** to display results.

Transaction Summary

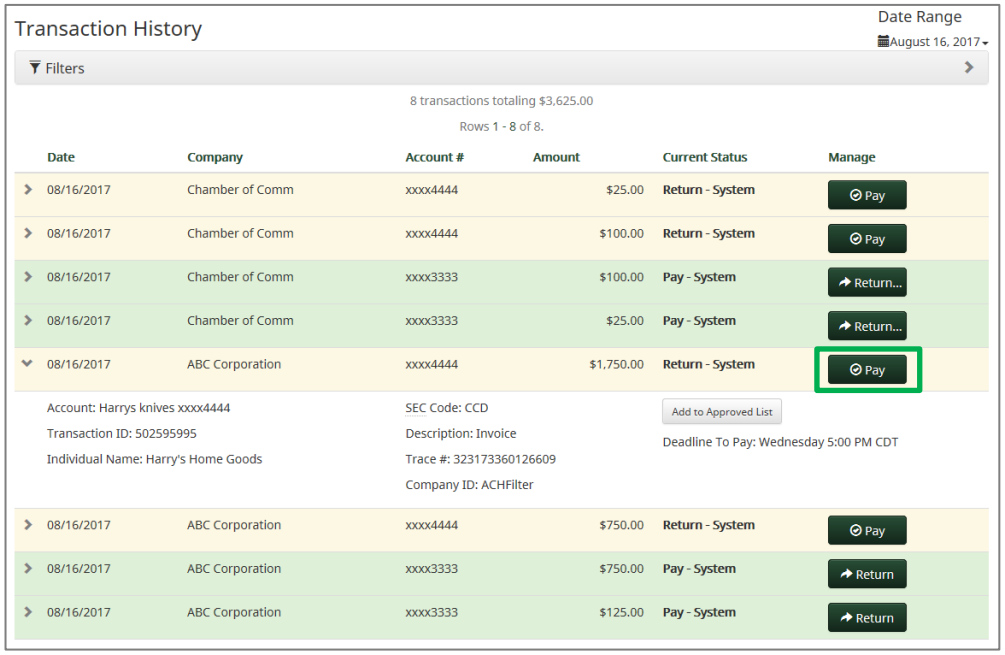
1. From the Main menu, select **Transaction History**.



Daily totals are summarized at the top of the screen. All of the columns on this page are "sortable" by selecting the green text.

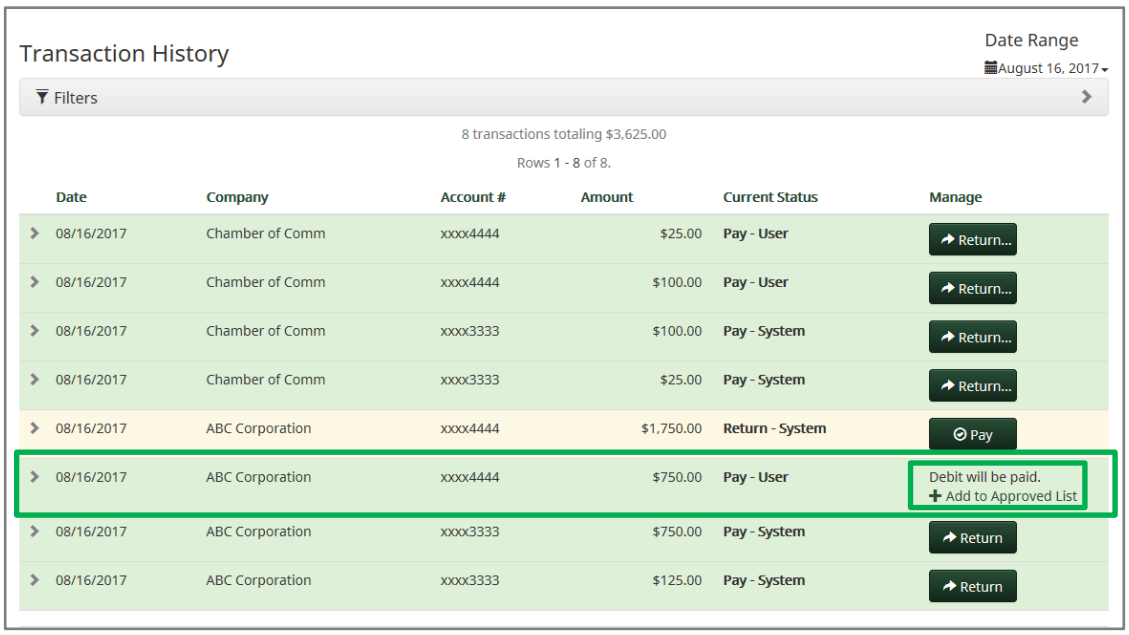
Transaction Detail

Selecting the arrow next to any individual transaction will expand the transaction to provide you with additional details. There is a button that allows you to add an item to your **Approved List** directly from the item detail. The detail will also tell you the deadline to disposition the item.

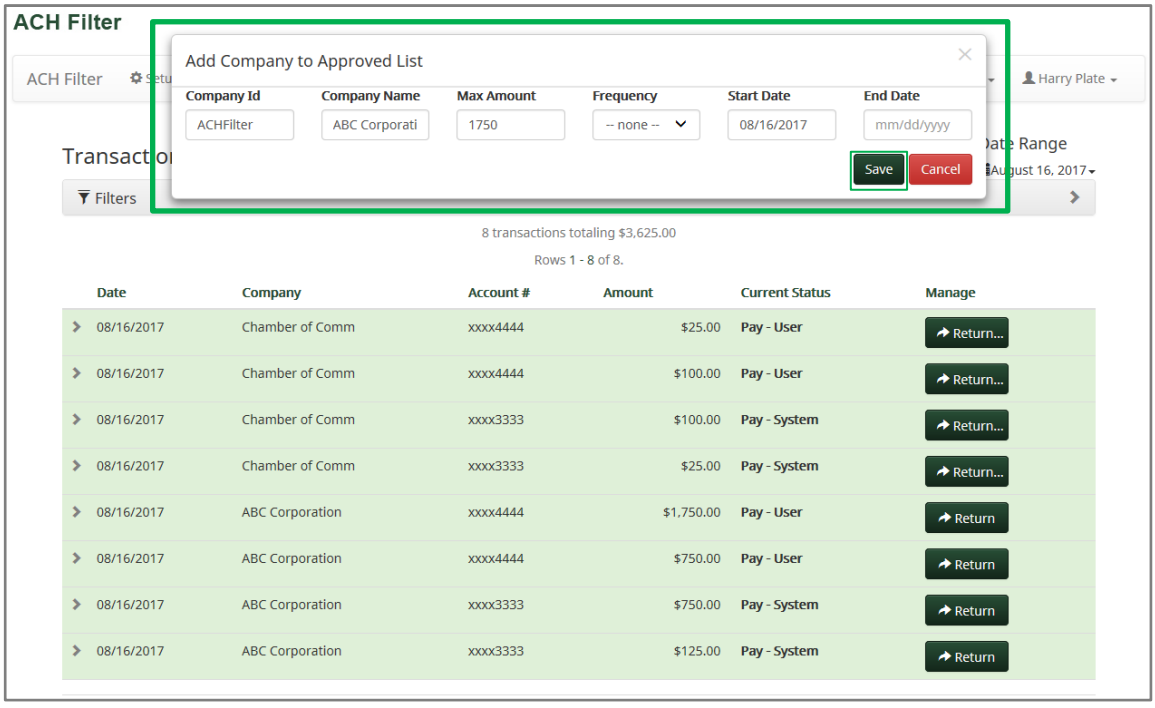


Paying or Returning an Item

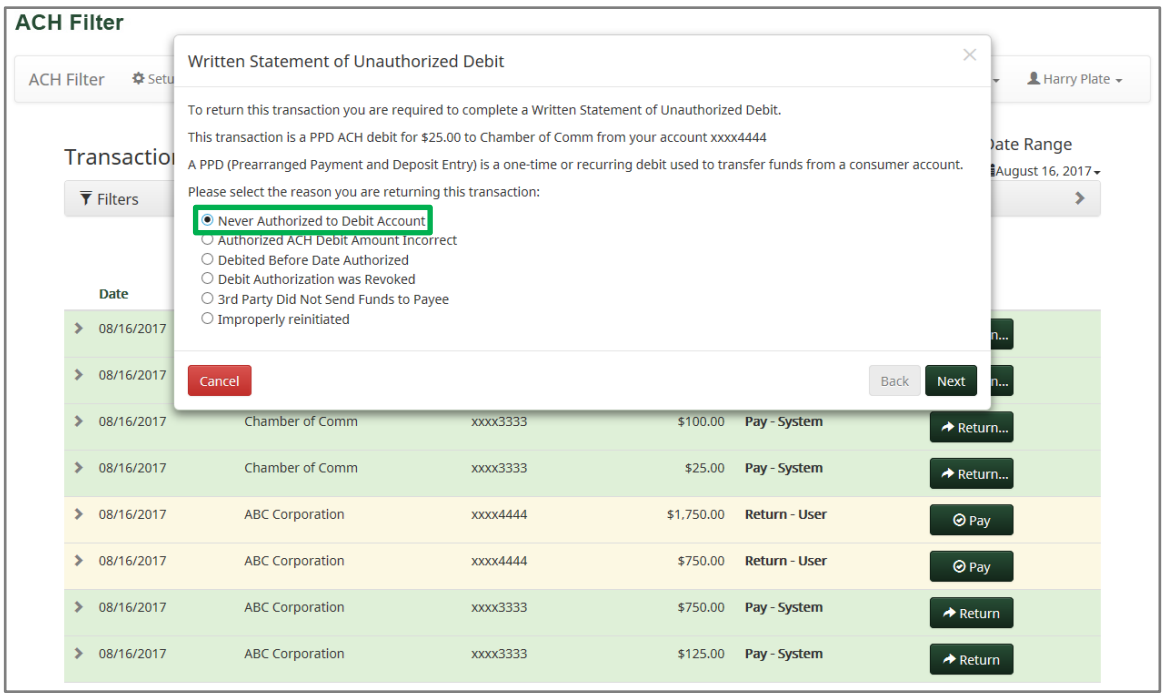
You can **Manage** or decision an item by selecting **Pay** or **Return** from the Transaction History screen. If you select **Pay**, the item will be paid as indicated by "**Debit will be paid**". Additionally, the **Current Status** will change to **Pay-User**. Finally, when you pay an item, you can also choose to immediately add the item to your Approved List by selecting "**Add to Approved List**".



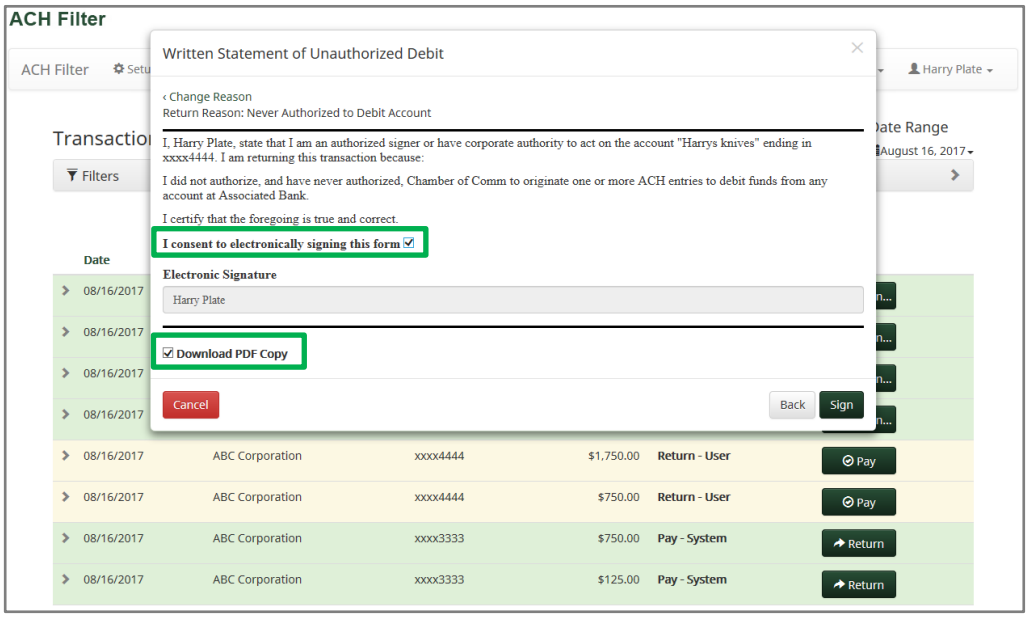
You can save the details of the payment to your Approved List so that in the future the item will not require dispositioning. You also have options to input parameters for Max Amount, Frequency, Start Date, and End Date.



Returning an item is similar to paying an item. Simply select **Return**. You will be prompted to select the reason that you are returning the item. This is a required component to return the transaction.

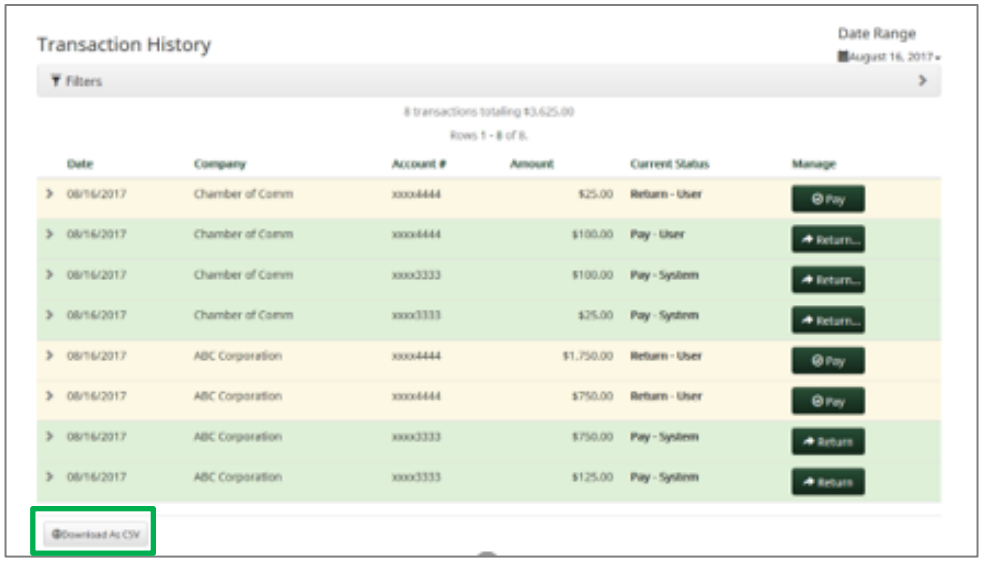


Once you choose a reason for the return, a written statement with the stated reason will be generated. You can also check the box to download a PDF copy of the statement for your records.



Download as CSV

At the bottom of your Transaction History screen is a button that will allow you to download and export all of your transaction history items as a .csv file.



This will provide you with a file as shown below:

	A	B	C	D	E	F	G	H	I	J	K	L	M	N
1	ACH Alert I	Date	Account Name	Account N	Amount	Company Name	SEC Code	Recurring	State	County	Company	Status	Individual Name	Trace #
2	502596008	08/16/2017	Harrys knives	xxxx4444	$25.00	Chamber of Comm	PPD	X	WI	all		USER_RETURN	Harry's Home Goods	3.23173E+14
3	502596007	08/16/2017	Harrys knives	xxxx4444	$100.00	Chamber of Comm	PPD	X	WI	all		USER_PAY	Harry's Gifts	3.23173E+14
4	502596006	08/16/2017	Harrys Silverware	xxxx3333	$100.00	Chamber of Comm	PPD	X	WI	all		DEFAULT_PAY	Harry's Gifts	3.23173E+14
5	502596005	08/16/2017	Harrys Silverware	xxxx3333	$25.00	Chamber of Comm	PPD	X	WI	all		DEFAULT_PAY	Harry's Home Goods	3.23173E+14
6	502595995	08/16/2017	Harrys knives	xxxx4444	$1,750.00	ABC Corporation	CCD	X	WI	all		USER_RETURN	Harry's Home Goods	3.23173E+14
7	502595993	08/16/2017	Harrys knives	xxxx4444	$750.00	ABC Corporation	CCD	X	WI	all		USER_RETURN	Harry's Home Goods	3.23173E+14
8	502595991	08/16/2017	Harrys Silverware	xxxx3333	$750.00	ABC Corporation	CCD	X	WI	all		DEFAULT_PAY	Harry's Home Goods	3.23173E+14
9	502595989	08/16/2017	Harrys Silverware	xxxx3333	$125.00	ABC Corporation	CCD	X	WI	all		DEFAULT_PAY	Harry's Home Goods	3.23173E+14

AssociatedBank

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