

ACH Filter User Guide

Cost Free

Cut-Off Times 11am PST Daily

Accessing the ACH Filter Service in Online Banking

beneficialstatebank.com

Log into Online Banking with your username and password. Select ACH Filters from the side menu.

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ACH Filter Description and Instructions

The purpose of the ACH Filter service is to input or upload the Company IDs or SEC Codes that you wish to clear your account automatically without additional manual decisioning. Once this service is engaged, any transaction that does not meet the criteria of the filters in place will be available for manual customer decision using Online Banking. All users who are authorized to access the ACH Filter service will receive a notification email the night prior to the decision deadline. Any items requiring a manual decision will push to the default decision if no manual decision is made.

ACH Filter Service Tab Descriptions

Company List

- Enter new approve Company IDs.
- Review previously approved Company IDs.
- Delete or Edit previously approved Company IDs.

SEC Limits

- Enter new SEC Code restrictions.
- Review previously approved SEC code restrictions.
- Delete or edit previously approved SEC code restrictions.

Exceptions

• Review and decision the daily exception items that require decisioning.

Decision History

• Review the decision history for all exception transactions.



ACH Filter Input Instructions

Entering New Company ID Filters

- Select the Company List tab along the top menu.
- Enter the company ID (ACH ID).
- Enter the company name.
- Enter the dollar limit for this company.
- Click Submit in the right corner.
- View all existing filters by scrolling down on this page.

Deleting Company ID Filters

- Select the Company List tab along the top menu.
- View all existing filters by scrolling down on this page.
- Click the Trash Can icon next to the Company ID you wish to remove from the list.
- **Entering New SEC Limit Restrictions**
 - Select the SEC Limits tab along the top menu.
 - Enter the SEC code you wish to restrict.
 - Enter the dollar limit for this SEC code.
 - Click Submit in the right corner.
 - View all existing restrictions by scrolling down on this page.

Deleting SEC Limit Restrictions

- Select the SEC Limits tab along the top menu.
- View all existing restrictions by scrolling down on this page.
- Click the Trash Can icon next to the SEC Code you wish to remove from the list.

ACH Filter Exception Decisioning

Entering Exception Decisions

- Select the Exceptions tab inside the ACH Filter module.
- View your exception and click Pay or Return to complete your decision.
- Exception reasons include:
 - ACH Filter SEC Code or Company ID is not approved.
 - SEC Type Limit SEC Code is approved but the transaction exceeds the approved limit.
 - ACH Company Limit Company ID is approved but the transaction exceeds the approved limit.

ACH Filter Notifications

Each online user who is authorized to upload filters or approve exceptions will receive the following auto-generated email notification whenever an exception item requires decisioning. Exception decisions are due by 11am PST.

| | Test Bank & Trust <i5@sibanking.com> Philip Bilingsley ACH Filter Exceptions</i5@sibanking.com> |
|---------|---|
| This em | ail is to notify you that exceptions to your ACH Filter for |
| account | *******1010 were generated from today's transactions and will appear |
| in your | ACH Filter Exception File. Decisions on exception items must be |
| submitt | ed through Online Banking. If a decision is not made by the cutoff |
| time, y | our company's default decision will be applied to all exceptions |
| for the | day. |
| The exc | eption processing cutoff time is 11 AM CT on the next business day after |
| the exc | eption was generated. |