Enterprise Payment Solutions

ePay Portal

ACH Collections Handbook

Contents

I. Introduction

The *ACH Collections Handbook* is a guide for your organization's transaction monitoring with the ACH Collection utility available through the application. Your organization's site Administrator will need to assign specific privileges and roles in order for you to access this application. For more information about the Administrator assigning privileges and roles, please see the *User Administrator Handbook*.

The ACH Collections utility gives a user the ability to monitor all ACH transactions that have been set up for re-presentments and are in the collection process. Whether items are to be automatically re-presented, or will need to be manually handled and collected by members within your organization—each item can be identified through this application and displayed in reporting.

There are three different tools used to track returned transactions.

- **Status Summary** – Featured on the **Home** page of the application, this table lists all the items entered in the system within the past 60 calendar days. For each status, a total count and amount of transactions within that status is displayed.
- **Reports** – Use a report builder to list collection items and other transactions in the system for a location or multiple locations within a specified date range.
- **Collection Details** – View information pertaining to the transaction within the collection process. Details such as original (face) amount, reference numbers, and attempts at collection are displayed.

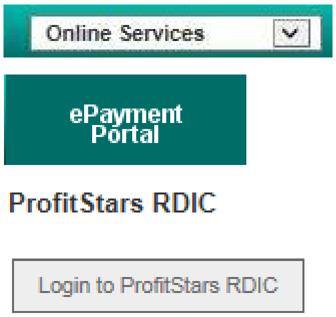
A. System Requirements

In addition to high-speed Internet connection, the following browsers for Microsoft® Windows® have been approved for use with the application.

- Windows Vista® (except Starter or Home Basic): Microsoft Internet Explorer® 8 and 9.
- Windows 7: Microsoft Internet Explorer 8, 9, 10, and 11.
- Windows 8: Microsoft Internet Explorer 10.
- Windows 8.1, update 1: Microsoft Internet Explorer 11
- Windows 10: Microsoft Internet Explorer 11|Google Chrome

II. Logging In

Your Admin user will provide you with access to ePay within Online Business Banking.
Once logged into Online Business Banking, select Online Services from the drop-down menu. And then ePayment Portal from the Green Menu Bar and then Login to BankFinancial



III. Viewing Collection Items

As a user, you have the ability to monitor transactions within the system and can identify the status of transactions. There are three sources of information available to you for viewing collections: the **Transaction Status Summary**, which covers all the transactions entered into the system, and the **Current Collection Item Summary** and **Collection Attempt Transaction Summary**, which are specific to collection items. In addition, you have the option of building custom reports with search filters you've selected. Please see "Building Collection Reports" for more information about selecting filters for custom reports.

A. The Transaction Status Summary

The **Transaction Status Summary** can be found on the **Home** page upon logging in to the system. It represents the total number of items and dollar amounts of all ACH, Check 21, credit card debits/credits, refunds, returns, *and* collection items for *all* processing locations.

The **Transaction Status Summary** covers a rolling 60-day period and is broken down by a transaction's current status within the system. This summary allows you to quickly identify any unusual activity regarding your transactions with any of the following status types.

- Declined
- Error
- In Collection
- Voided
- Uncollected NSF
- Suspended (requires financial institution's action to approve or void)
- Disputed
- Invalid/Closed Account

The following table provides a list and definition of all the transaction statuses within the system, for reference.

Status	Definition
Approved	The transaction has been verified and will be processed at the designated cut-off time.
Processed	The transaction has been transmitted to the appropriate network (ACH or Check 21). Changes can no longer be made, and the transaction can no longer be voided.
Collected	(*ACH Only*) The transaction, originally returned NSF, has been re-presented to the Fed by ProfitStars, and funds were recovered.

Status	Definition
Awaiting Capture	Status for credit card transactions only.
Awaiting Approval	The transaction has been verified, but the amount of the transaction exceeded the **Dual Authorization** limit of the user who created it. An authorized approver must review and then either approve or void the transaction.
Declined	The transaction has been declined by the system and will not be processed. The transaction exceeded either **Dual Authorization** limits or **Velocity** limits.
Voided	The transaction has been voided and will not be processed. Transactions cannot be voided once they are in the **Processed** status.
Error	An internal error has occurred within the EPS system. Contact your first line of support.
In Collection	(*ACH Only*) The transaction, returned NSF, is in the process of being re-presented to the Fed by ProfitStars.
In Research	May be used by your support group.
Uncollected NSF	(*ACH Only*) The transaction was returned to ProfitStars NSF by the Fed, and funds could not be recovered.
Suspended	The transaction has been verified, but it has exceeded **Velocity** limits. This item requires action from a user within your organization.
Disputed	(*ACH Only*) The transaction was returned to ProfitStars by the Fed because the account holder at the receiving financial institution has disputed its validity. The transaction will be charged back (reversed).
Invalid/Closed Account	(*ACH Only*) The transaction was returned to ProfitStars by the Fed because the account number at the receiving financial institution was invalid or because the account was closed.
Resolved	The transaction has been moved into a **Resolved** status by a user to indicate that no further action related to the transaction is required. Transactions can be moved into a **Resolved** status from a status of **Declined, Voided, Invalid/Closed Account, Disputed, Uncollected NSF, Error**, or **In Research**.

The below figure is an example of the **Transaction Status Summary** on the **Home** page once a user logs in to the system. A status in this summary will become a hyperlink if there are items in a status. Selecting an active status hyperlink will trigger a *Transaction Status Report* of all the transactions within that status (see next section).

Current Transaction Summary

This is a summary report of all transactions currently in the system as of 10/18/2015. All times are displayed in Central Time (CT).

Transaction Status Summary

Status	Items	Debits	Credits
Approved			
Processed			
Collected			
Awaiting Capture			
Awaiting Approval	2	$11.00	
Declined	2	$35.00	
Voided			
Error			
In Collection			
In Research			
Uncollected NSF			
Suspended			
Disputed			
Invalid / Closed Account			
Resolved			
Other Check21 Returns			

FIGURE 7 - TRANSACTION STATUS SUMMARY

1. Transaction Status Report

A *Transaction Status Report* is a pre-defined report listing all transactions within a specific status. It automatically generates when you select a status hyperlink from the **Current Transaction Summary**.

The list will contain items that have been processed within the last 60 days and will give you access to individual transaction information. The report can be printed or saved (exported) into a Microsoft® Office Excel® spreadsheet (.xls) or a comma-delimited file (.csv).

1. From the **Home** page, select a status that appears as a hyperlink (contains values in the **Current Transaction Summary**). For example, select **Approved**.

Current Transaction Summary

This is a summary report of all transactions currently in the system as of 10/20/2016. All times are displayed in Central Time (CT).

Transaction Status Summary

Status	Items	Debits	Credits
Approved	2	$1,250.00	
Processed			
Collected			
Awaiting Capture			
Awaiting Approval			
Declined			
Voided			
Error			
In Collection			
In Research			
Unauthorized			
Uncollected NSF			
Suspended			
Disputed			
Invalid / Closed Account			
Resolved	1	$100.00	
Other Check21 Returns			

FIGURE 8 - TRANSACTION STATUS SUMMARY, APPROVED STATUS LINK

2. A list of the first 25 (default value) transactions are displayed. You may decide to export the contents of this report. To view details for an individual transaction, select the **View** link in the far left column for that transaction.

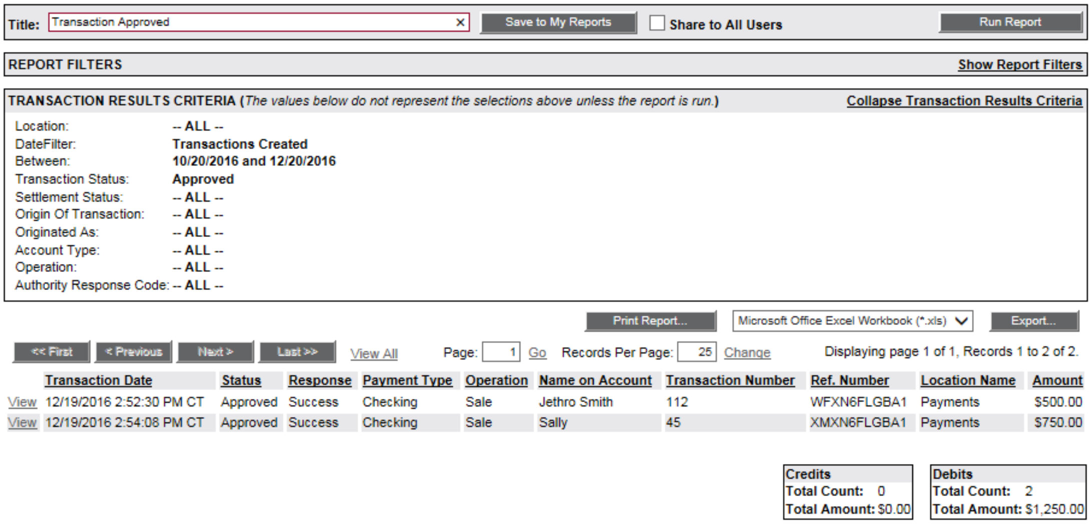


FIGURE 9 - EXAMPLE TRANSACTION STATUS REPORT

3. The **Transaction Details** page appears, including the **Show Events** and **Show Audit History** options.

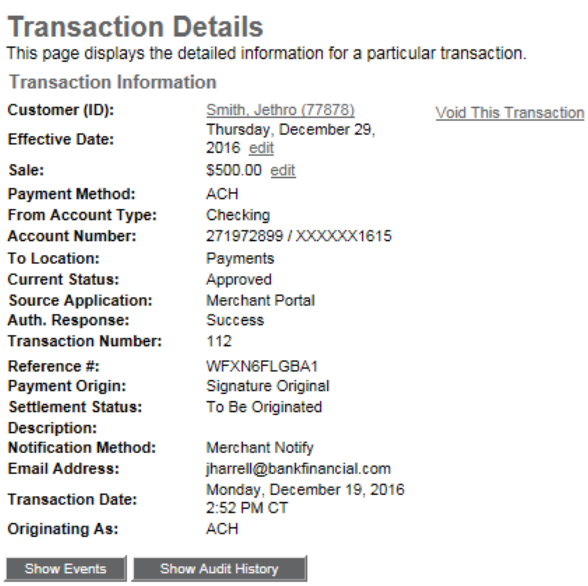


FIGURE 10 - TRANSACTIONS DETAILS PAGE WITH SHOW EVENTS AND AUDIT HISTORY OPTIONS

NOTE: Additional transaction details may be listed, depending on the type of ACH transaction displayed.

B. Current Collection Item Summary

The **Current Collection Item Summary** is a total of all the collection items within the system for the past 60 days and is broken down by a transaction's current status within the system. Use the following steps to view the **Current Collection Item Summary**.

1. From the top of the page, select the **Collections** tab.

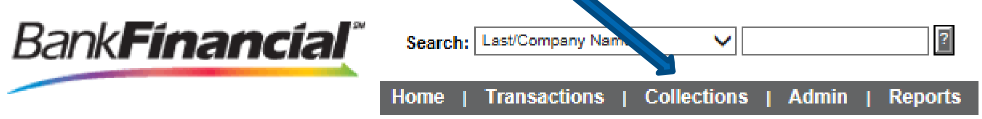
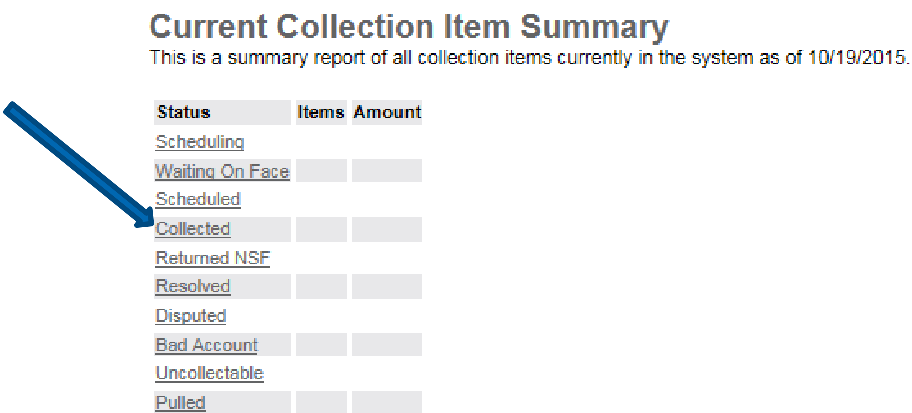


FIGURE 12 - COLLECTIONS TAB

The **Current Collection Item Summary** appears. Each status can be selected for more information. Selecting a status link with **Items** and **Amount** fields posted will navigate you to the *Collection Item Status Report*, detailed in the next section. Selecting a link without any **Items** or **Amount** fields posted will navigate you to a search tool used to find items in the system. See "Collection Report Builder," for more information about building custom collection reports.



Current Collection Item Summary

This is a summary report of all collection items currently in the system as of 10/19/2015.

Status	Items	Amount
Scheduling		
Waiting On Face		
Scheduled		
Collected		
Returned NSF		
Resolved		
Disputed		
Bad Account		
Uncollectable		
Pulled		

FIGURE 13 - CURRENT COLLECTION ITEM SUMMARY, WITH COLLECTED ITEMS INDICATED

The following table describes the statuses listed in the **Current Collection Item Summary**, with definitions for each status type listed in alphabetical order.

Status	Definition
Bad Account	A transaction has been returned because the account number is invalid. The transaction will be charged back.
Collected	A transaction has been recovered.
Disputed	An account holder has disputed the transaction. The transaction will be charged back (returned).
Pulled	An individual within your organization has pulled the transaction from the collection process. No further processing will occur.
Resolved	An individual within your organization has marked this transaction as resolved. No further processing will occur.
Returned NSF	A transaction has been returned for insufficient funds.
Scheduled	An attempt has been made, or is scheduled to be made, to collect the face value and/or return item fee (if applicable) of a transaction. The transaction has not yet been settled.
Scheduling	This function is not available, currently.
Uncollectable	A transaction could not be recovered.
Waiting on Face	This function is not available, currently.

1. Collection Item Status Report

The *Collection Item Status Report* is a pre-defined report listing all collection items within a specific status in the last 60 days. It automatically generates when you select a status link from the **Current Collection Item Summary**.

1. Log in to the system and select the **Collections** tab from the top of the page.

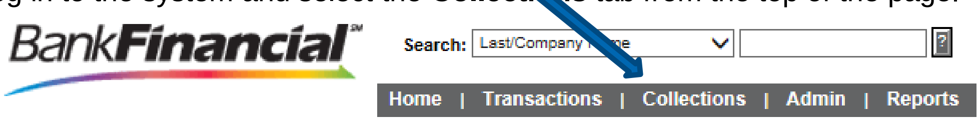


FIGURE 14 - COLLECTIONS TAB

2. The **Current Collection Item Summary** appears. Select a status link with **Items** and **Amount** fields posted.

Current Collection Item Summary

This is a summary report of all collection items currently in the system as of 10/19/2015.

Status	Items	Amount
Scheduling		
Waiting On Face		
Scheduled		
Collected		
Returned NSF		
Resolved		
Disputed		
Bad Account		
Uncollectable		
Pulled		

FIGURE 15 - CURRENT COLLECTION ITEM SUMMARY, WITH COLLECTED STATUS INDICATED

3. The *Collection Item Status* report appears, with collection items from the specific status you selected. For example, selecting the **Bad Account** status will draw a report with all the items in collection due to a bad account.

Transactions matching your query:

view	Name on Account	Amount	Face or Fee	Status	Return Date	Current Attempt
view		$25.00	NSF Fee	Bad Account	Friday, March 27, 2009	2
view		$25.00	NSF Fee	Bad Account	Thursday, March 26, 2009	2
view		$145.02	Face	Bad Account	Tuesday, March 24, 2009	2
view		$25.00	NSF Fee	Bad Account	Monday, March 09, 2009	3
view		$32.35	Face	Bad Account	Wednesday, March 04, 2009	3
view		$25.00	NSF Fee	Bad Account	Wednesday, March 04, 2009	2
view		$15.88	Face	Bad Account	Wednesday, March 04, 2009	3
view		$10.00	Face	Bad Account	Friday, February 06, 2009	3
view		$25.00	NSF Fee	Bad Account	Friday, February 06, 2009	2
view		$25.00	NSF Fee	Bad Account	Wednesday, February 04, 2009	3
view		$25.00	NSF Fee	Bad Account	Monday, February 02, 2009	3
view		$111.00	Face	Bad Account	Monday, February 02, 2009	3
view		$25.00	NSF Fee	Bad Account		1
view		$25.00	NSF Fee	Bad Account		1

	Debits
Total Count:	14
Total Amount:	$539.25

Export

FIGURE 16 - COLLECTION ITEM STATUS REPORT, BAD ACCOUNT

4. Select the **View** option to the left of a collection item to see more information about the transaction.

Transactions matching your query:

view	Name on Account	Amount	Face or Fee	Status	Return Date	Current Attempt
view		$25.00	NSF Fee	Bad Account	Friday, March 27, 2009	2
view		$25.00	NSF Fee	Bad Account	Thursday, March 26, 2009	2
view		$145.02	Face	Bad Account	Tuesday, March 24, 2009	2
view		$25.00	NSF Fee	Bad Account	Monday, March 09, 2009	3
view		$32.35	Face	Bad Account	Wednesday, March 04, 2009	3
view		$25.00	NSF Fee	Bad Account	Wednesday, March 04, 2009	2
view		$15.88	Face	Bad Account	Wednesday, March 04, 2009	3
view		$10.00	Face	Bad Account	Friday, February 06, 2009	3
view		$25.00	NSF Fee	Bad Account	Friday, February 06, 2009	2
view		$25.00	NSF Fee	Bad Account	Wednesday, February 04, 2009	3
view		$25.00	NSF Fee	Bad Account	Monday, February 02, 2009	3
view		$111.00	Face	Bad Account	Monday, February 02, 2009	3
view		$25.00	NSF Fee	Bad Account		1
view		$25.00	NSF Fee	Bad Account		1

Debits
Total Count: 14
Total Amount: $539.25

Export

FIGURE 17 - VIEW OPTION

The **Collection Details** page appears, with information about the collection item.

Collection Details

This page displays the detailed information for a particular collection.

Collection Information

Return Date: Wednesday, October 14, 2015
Collection Amount: $750.00

Reference Number: 31MQM05FBF1
Transaction Number: :5:1334762
Original Amount: $750.00
Name On Account: Sally McGillam
Effective Date: Tuesday, October 13, 2015

Collection Items

These are the items associated with this collection.

Face

Amount: $750.00
Status: Collected
Current Attempt: 3
Attempts Remaining: 0

Attempt	Status	Originally Scheduled	Ref. Number
2	Returned NSF	Wednesday, October 14, 2015	63T6FY6FBF1
3	Collected	Sunday, November 01, 2015	4S1DFY6FBF1

NSF Fee

Amount: $25.00
Status: Collected
Current Attempt: 2
Attempts Remaining: 0

Attempt	Status	Originally Scheduled	Ref. Number
1	Returned NSF	Wednesday, October 14, 2015	73T6FY6FBF1
2	Collected	Sunday, November 01, 2015	6S1DFY6FBF1

FIGURE 18 - COLLECTION DETAILS PAGE

C. Collection Attempt Transaction Summary

The **Collection Attempt Transaction Summary** displays all the collection attempt transactions in the system within the last 60 days. Any ACH item that has been returned within the last 60 days will be included in the item count and amount field of the status corresponding to the reason for return or collection status.

1. From the top of the page, select the **Collections** tab.

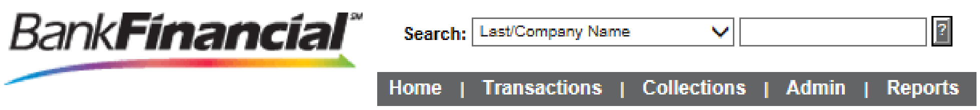


FIGURE 20 - COLLECTIONS TAB

2. From the left navigational bar, under the Collection Attempts heading, select **Transaction Summary.**

FIGURE 21 - TRANSACTION SUMMARY OPTION

3. The **Collection Attempt Transaction Summary** page appears, with a list of statuses a collection item can be in. Select one of the status links to run a *Collection Attempt Transaction Report*, detailed in the next section.

Collection Attempt Transaction Summary

This is a summary report of all collection attempt transactions currently in the system as of 11/28/2009.

Status	Items	Debits	Credits
Approved	111	$9,283.41	
Processed	363	$21,627.31	
Collected			
Awaiting Capture			
Awaiting Approval			
Declined			
Voided			
Error			
In Collection			
In Research			
Uncollected NSF	415	$26,485.22	
Suspended			
Disputed	1	$25.00	
Invalid / Closed Account	6	$204.47	
Resolved	2	$203.23	
Other Check21 Returns			

FIGURE 22 - COLLECTION ATTEMPT TRANSACTION SUMMARY

1. Collection Attempt Transaction Report

The *Collection Attempt Transaction Report* is a report that automatically generates when a user selects a status from the **Collection Attempt Transaction Summary**. The report will feature all collection attempt transactions within the system in the past 60 days.

1. Select a transaction status from the **Collection Attempt Transaction Summary**. For example, select the **Invalid/Closed Account** status.

Collection Attempt Transaction Summary

This is a summary report of all collection attempt transactions currently in the system as of 11/28/2009.

Status	Items	Debits	Credits
Approved	111	$9,283.41	
Processed	363	$21,627.31	
Collected			
Awaiting Capture			
Awaiting Approval			
Declined			
Voided			
Error			
In Collection			
In Research			
Uncollected NSF	415	$26,485.22	
Suspended			
Disputed	1	$25.00	
Invalid / Closed Account	6	$204.47	
Resolved	2	$203.23	
Other Check21 Returns			

FIGURE 23 - INVALID/CLOSED ACCOUNT STATUS

2. The *Collection Attempt Transaction Report* will generate, listing all the collection attempts under this specific status within the last 60 days. Select the **View** link to the left of a transaction to see more information about a particular collection item.

Title: Save to My Reports | Share to All Users | Run Report

REPORT FILTERS Show Report Filters

TRANSACTION RESULTS CRITERIA (*The values below do not represent the selections above unless the report is run.*) Collapse Transaction Results Criteria

Location: -- ALL --
DateFilter: **Transactions Created**
Between: **6/1/2015 and 12/18/2015**
Transaction Status: -- ALL --
Settlement Status: -- ALL --
Origin Of Transaction: -- ALL --
Originated As: -- ALL --
Account Type: -- ALL --
Operation: -- ALL --
Authority Response Code: -- ALL --

Print Report... | Microsoft Office Excel Workbook (*.xls) | Export...

<< First | < Previous | Next > | Last >> | View All — Page: 1 Go — Records Per Page: 25 Change — Displaying page 1 of 1, Records 1 to 8 of 8.

	Transaction Date	Status	Payment Type	Name on Account	Transaction Number	Ref. Number	Unit Number	Operation	Location Name	Amount
View	9/10/2015 5:56:26 PM CT	Processed	Checking	Sally McGillim	{5abe43a2-cad0-42b6-9f35-a6832e4951f7}:P:2	SBF6Z82FBF1		Sale	Payments	$1.00
View	9/10/2015 5:56:26 PM CT	Processed	Checking	Ed Jones	{5abe43a2-cad0-42b6-9f35-a6832e4951f7}:F:1	TBF6Z82FBF1		Sale	Payments	$25.00
View	9/22/2015 6:02:53 PM CT	Processed	Checking	Mary Edwards	:2:1334762:P:2	Y1KHL05FBF1	{da17e327-1c68-48a7-af65-a8ffd2a70e04}	Sale	Payments	$1.00
View	9/22/2015 6:02:53 PM CT	Processed	Checking	Howard Dell	:2:1334762:F:1	Z1KHL05FBF1	{da17e327-1c68-48a7-af65-a8ffd2a70e04}	Sale	Payments	$25.00
View	10/14/2015 6:48:16 PM CT	Uncollected NSF	Checking	Ken Smith	:5:1334762:P:2	63T6FY6FBF1	{da17e327-1c68-48a7-af65-a8ffd2a70e04}	Sale	Payments	$1.00
View	10/14/2015 6:48:16 PM CT	Uncollected NSF	Checking	Daryl Hill	:5:1334762:F:1	73T6FY6FBF1	{da17e327-1c68-48a7-af65-a8ffd2a70e04}	Sale	Payments	$25.00
View	10/16/2015 6:01:29 PM CT	Processed	Checking	Fred Wallace	:5:1334762:P:3	4S1DFY6FBF1	{da17e327-1c68-48a7-af65-a8ffd2a70e04}	Sale	Payments	$1.00
View	10/16/2015 6:01:29 PM CT	Processed	Checking	Nile Winters	:5:1334762:F:2	6S1DFY6FBF1	{da17e327-1c68-48a7-af65-a8ffd2a70e04}	Sale	Payments	$25.00

Credits
Total Count: 0
Total Amount: $0.00

Debits
Total Count: 8
Total Amount: $104.00

FIGURE 24 - SAMPLE COLLECTION ATTEMPT TRANSACTION REPORT

The **Collection Details** page appears.

Collection Details

This page displays the detailed information for a particular collection.

Collection Information

Return Date: Wednesday, October 14, 2015
Collection Amount: $750.00

Reference Number: 31MQM05FBF1
Transaction Number: :5:1334762
Original Amount: $750.00
Name On Account: Sally McGillam
Effective Date: Tuesday, October 13, 2015

Collection Items

These are the items associated with this collection.

Face

Amount: $750.00
Status: Collected
Current Attempt: 3
Attempts Remaining: 0

Attempt	Status	Originally Scheduled	Ref. Number
2	Returned NSF	Wednesday, October 14, 2015	63T6FY6FBF1
3	Collected	Sunday, November 01, 2015	4S1DFY6FBF1

NSF Fee

Amount: $25.00
Status: Collected
Current Attempt: 2
Attempts Remaining: 0

Attempt	Status	Originally Scheduled	Ref. Number
1	Returned NSF	Wednesday, October 14, 2015	73T6FY6FBF1
2	Collected	Sunday, November 01, 2015	6S1DFY6FBF1

FIGURE 25 - COLLECTION DETAILS PAGE

IV. Building Collection Reports

There are different reports available for users to monitor transactions in the collection process. Some reports have pre-determined parameters, such as an account location and date range. Other reports allow you to specify whether you are searching for collection items with an NSF fee or simply the face value of the time. You may also choose to pull a transaction from the collections utility if need be.

A. Collection Report Builder

The **Collection Report Builder** lists all items in the collection process for either a specific location or all locations within a specific range of dates. It can be used to find specific collection items if you know approximately when the collection item entered the system.

1. Log in to the system, and select the **Collections** tab from the top of the page.

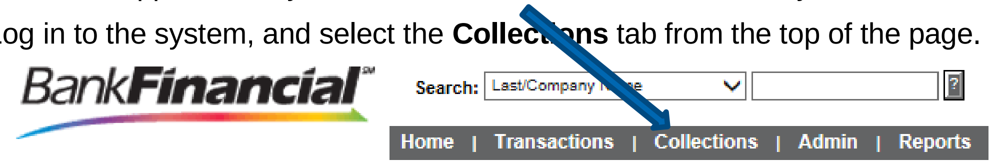


FIGURE 26 - COLLECTIONS TAB

2. From the left navigational bar, under the **Reports** heading, select the **Collection Report Builder** option.

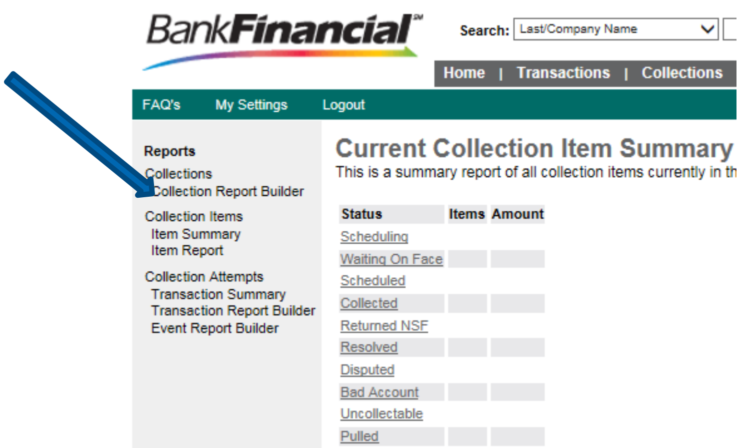


FIGURE 27 - COLLECTION REPORT BUILDER OPTION

3. The **Collection Report Builder** page appears. Select an account location from the drop-down list next to the **Location** field.

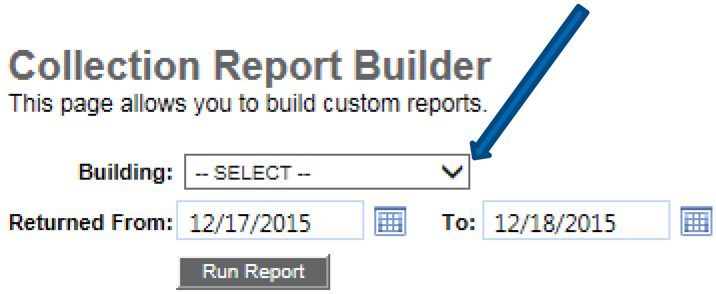


FIGURE 28 - COLLECTION REPORT BUILDER PAGE, WITH LOCATION FIELD INDICATED

4. If you know an approximate date when the transaction was returned NSF and became a collection item, select a date range in the **Returned From** and **To** fields. You may also choose to enter dates manually in MM/DD/YYYY format.
5. Select **Run Report**. The results of the report display on the page.

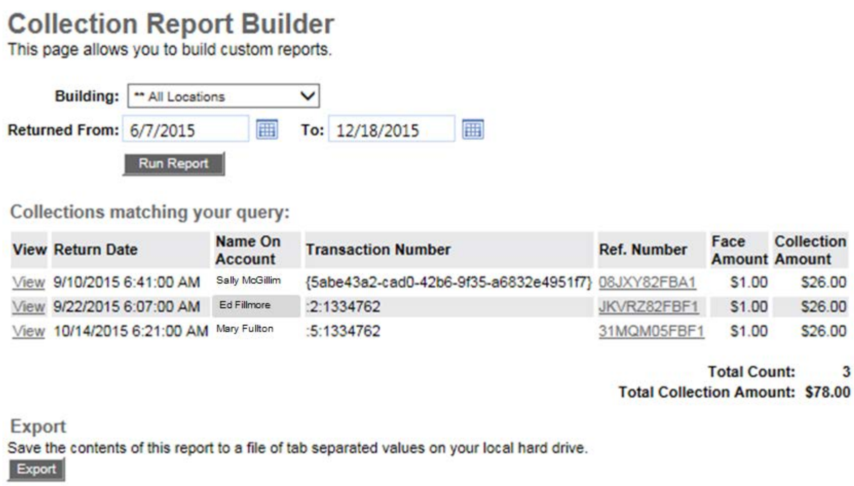


FIGURE 29 - COLLECTION REPORT BUILDER RESULTS

More information is available to view on each collection item.

a. Select the **View** link under the **View** column to navigate to the **Collection Details** page with more information about the collection details.

b. Select the reference number link under the **Ref. Number** column to navigate to the **Transactions Details** page, with information about the original transaction.

1. Pulling Transactions

A collection item can be pulled from the collection process, if needed. An item can only be pulled from the collection process if there are collection attempts still remaining and the item has not been labeled as uncollectable.

1. Log in to the system and select the **Collections** tab from the top of the page.

2. From the left navigational bar, under the **Collections** heading, select the **Collection Report Builder** option to search for a collection item.

NOTE: If you are unsure when a transaction was returned and became a collection item, you may view all the collection items within the past 60 days using the **Current Collection Item Summary**.

---

3. Select a **Location**, and enter a date range with the **Returned From** and **To** fields. Select **Run Report**.
4. From the report results, select the **View** link under the **View** column for the collection item you wish to view.

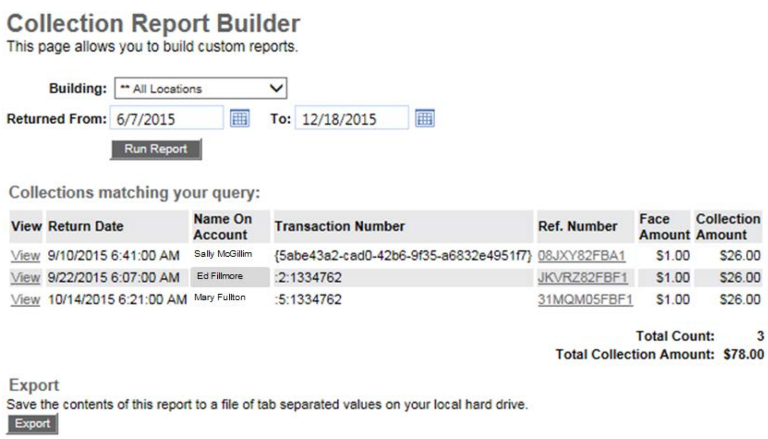
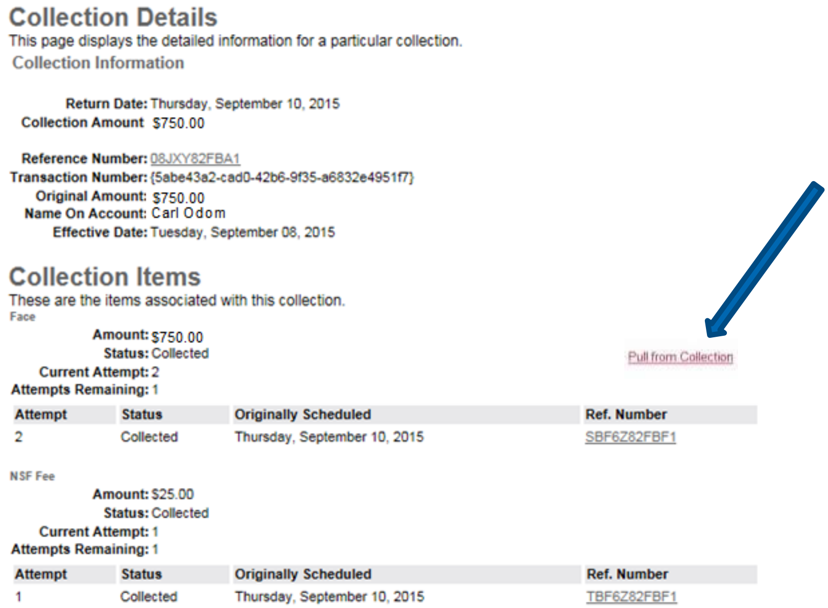


FIGURE 30 - VIEW LINK ON COLLECTION REPORT RESULTS

5. The **Collection Details** page appears. Under the **Collection Items** section, select the **Pull from Collection** link to the right.


Collection Details
This page displays the detailed information for a particular collection.
Collection Information

Return Date: Thursday, September 10, 2015
Collection Amount $750.00

Reference Number: 08JXY82FBA1
Transaction Number: {5abe43a2-cad0-42b6-9f35-a6832e4951f7}
Original Amount: $750.00
Name On Account: Carl Odom
Effective Date: Tuesday, September 08, 2015

Collection Items
These are the items associated with this collection.
Face
Amount: $750.00
Status: Collected
Current Attempt: 2
Attempts Remaining: 1

Pull from Collection

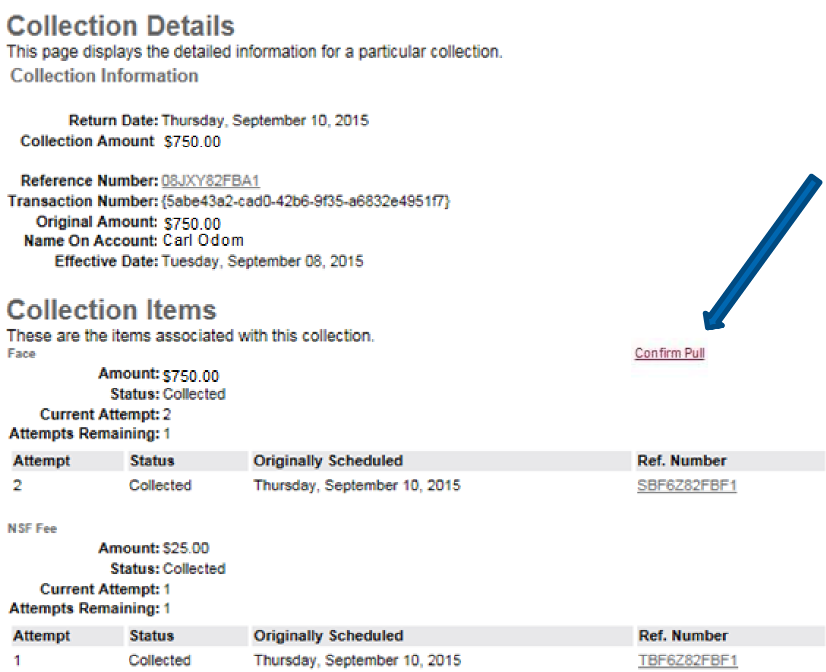
Attempt	Status	Originally Scheduled	Ref. Number
2	Collected	Thursday, September 10, 2015	SBF6Z82FBF1

NSF Fee
Amount: $25.00
Status: Collected
Current Attempt: 1
Attempts Remaining: 1

Attempt	Status	Originally Scheduled	Ref. Number
1	Collected	Thursday, September 10, 2015	TBF6Z82FBF1

FIGURE 31 - PULL FROM COLLECTION OPTION

6. The system will prompt you to confirm pulling this item from collection. Select **Confirm Pull**.


Collection Details
This page displays the detailed information for a particular collection.
Collection Information

Return Date: Thursday, September 10, 2015
Collection Amount $750.00

Reference Number: 08JXY82FBA1
Transaction Number: {5abe43a2-cad0-42b6-9f35-a6832e4951f7}
Original Amount: $750.00
Name On Account: Carl Odom
Effective Date: Tuesday, September 08, 2015

Collection Items
These are the items associated with this collection.
Face

Confirm Pull

Amount: $750.00
Status: Collected
Current Attempt: 2
Attempts Remaining: 1

Attempt	Status	Originally Scheduled	Ref. Number
2	Collected	Thursday, September 10, 2015	SBF6Z82FBF1

NSF Fee
Amount: $25.00
Status: Collected
Current Attempt: 1
Attempts Remaining: 1

Attempt	Status	Originally Scheduled	Ref. Number
1	Collected	Thursday, September 10, 2015	TBF6Z82FBF1

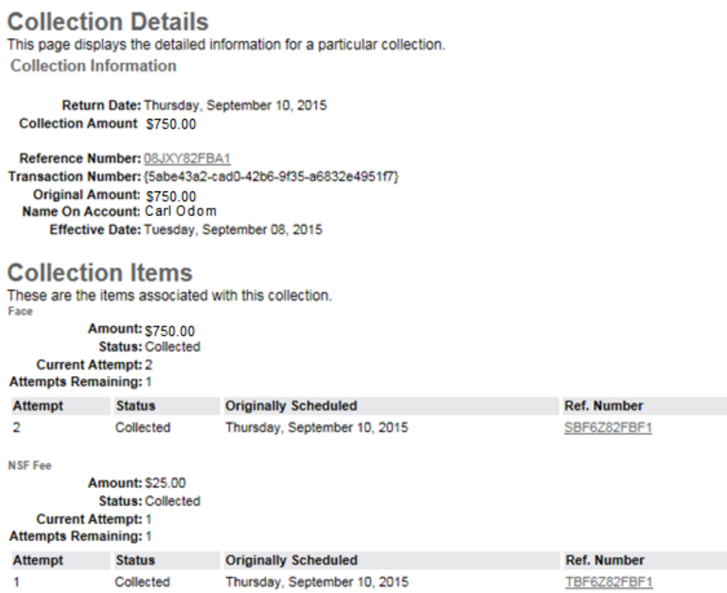


FIGURE 32 - CONFIRM PULL OPTION

7. The system will prompt you to resolve the item for communicative purposes. Select
a) **Resolve**.

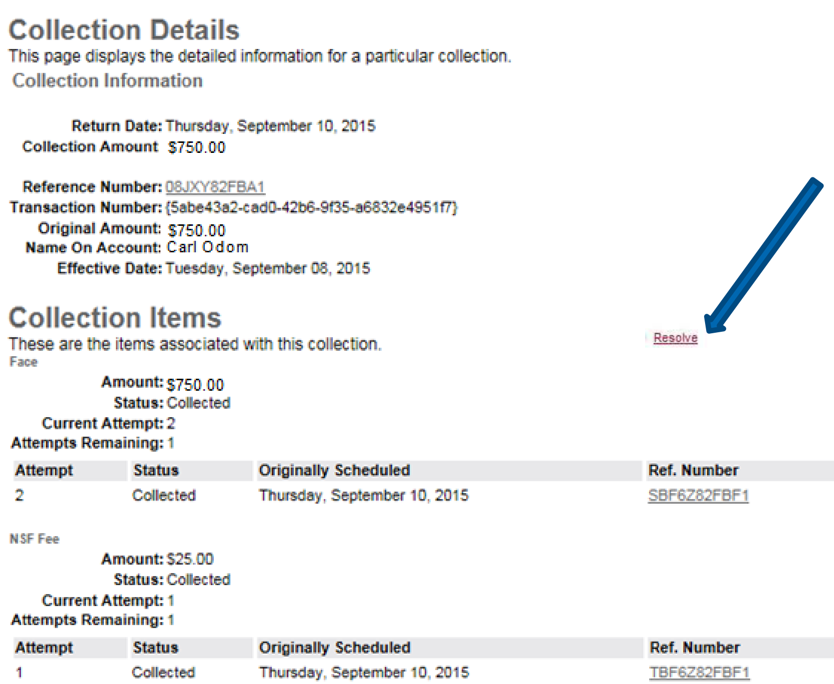


FIGURE 33 - RESOLVE OPTION

8. Enter a **Reason** for resolving the item, and select **Confirm Resolve**.

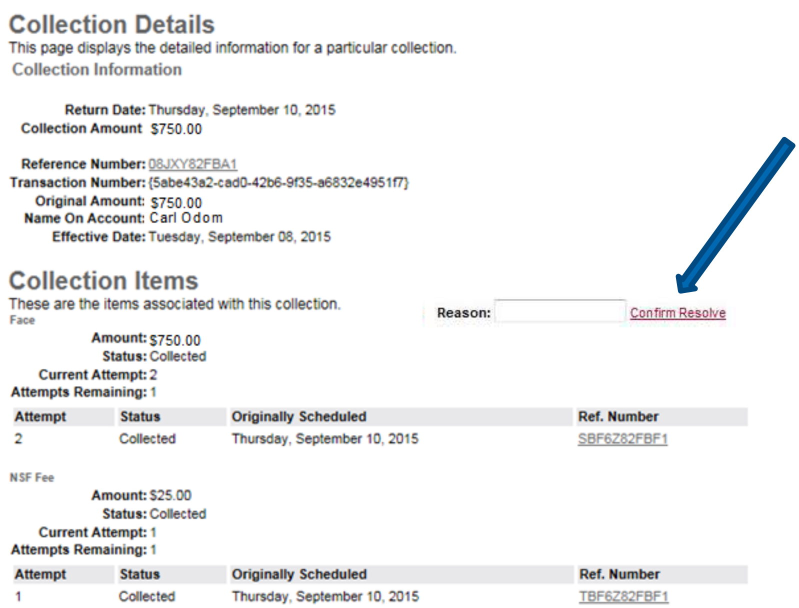


FIGURE 34 - CONFIRM RESOLVE OPTION

NOTE: To pull the transaction's NSF Fee (if applicable) return to the **Collection Details** page and repeat this process for the NSF Fee.

B. Collection Item Report (Builder)

The **Collection Item Report Builder** lists all items in the collection process for either a single location or all locations within a specified range of dates.

1. Log in to the system, and select the **Collections** tab from the top of the page.
2. From the left navigational bar, under the **Collection** Items heading, select the **Item Report** option.

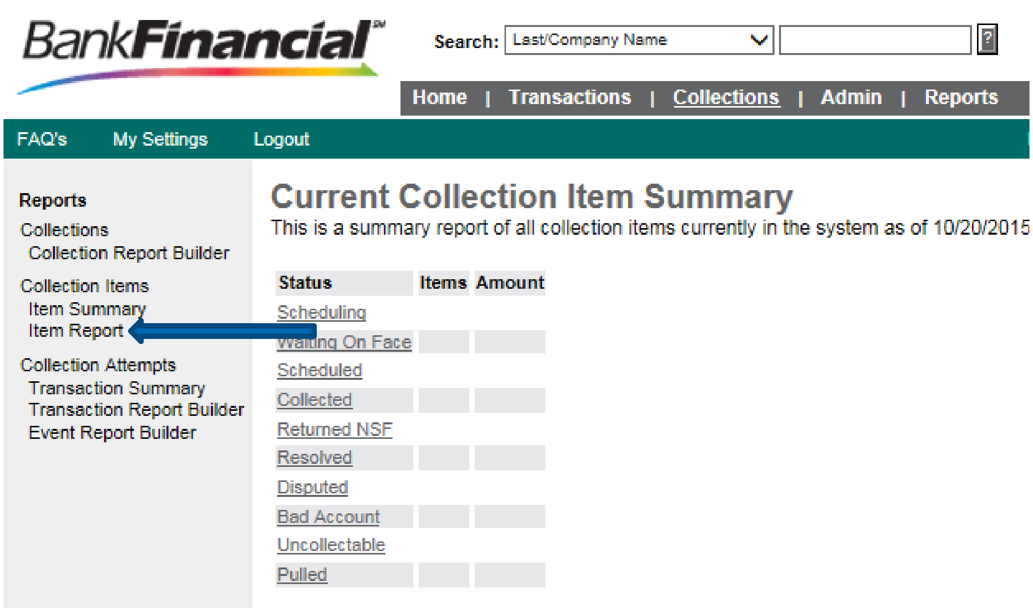


FIGURE 35 - ITEM REPORT LINK

3. The **Collection Item Report Builder** page appears. Select an account location for the **Location Name Test** field.

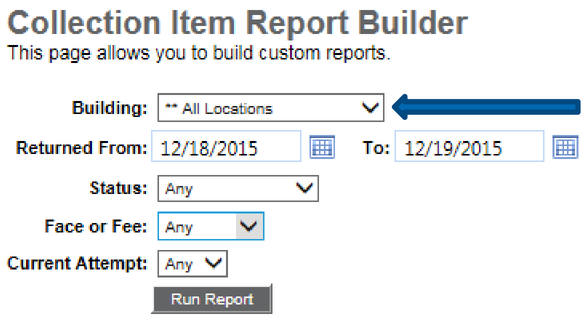


FIGURE 36 - COLLECTION ITEM REPORT BUILDER PAGE

4. Complete the **Returned From** and **To** date range fields. You may select the calendar dates, or enter dates in MM/DD/YYYY format.
5. In the **Status** field, select the status for the collection item(s) you wish to see.
6. In the **Face or Fee** field, select whether you would like to view only items with a **Face** value (no fee values) or only **Fee** items. You may also select **Any** to have both types of items in your search results.
7. In the **Current Attempt** field, select whether you would like to see collection items on a certain collection attempt. For example, if you wish to see items that have only one collection attempt remaining before the item is labeled as uncollectable, select **1**.
8. Select **Run Report**. The report results will display on the page.

view	Amount	Face or Fee	Status	Return Date	Current Attempt
view	$25.00	NSF Fee	Bad Account	Friday, December 18, 2009	2
view	$25.00	NSF Fee	Bad Account	Wednesday, December 16, 2009	2
view	$25.00	NSF Fee	Bad Account	Tuesday, December 15, 2009	2
view	$79.47	Face	Bad Account	Tuesday, December 15, 2009	2
view	$25.00	NSF Fee	Bad Account	Thursday, December 03, 2009	3
view	$25.00	NSF Fee	Bad Account		1

FIGURE 37 - COLLECTION ITEM REPORT BUILDER RESULTS

9. Select the **view** link underneath the **view** column to see the collection details for an item.

C. The Collection Attempts Transaction Report and Event Report Builders

The *Collection Attempt Transaction Report* is a report based primarily on the status of a transaction. This report is similar to the *Collection Attempt Transaction Report* detailed earlier in this document. However, you have the option of customizing the report to better fit your search criteria.

The *Event Report* is based on the transactions that meet the criteria selected in your report filters and the automated processes they have completed. It includes an additional filter, the **Event** filter, which allows you to search by the events a transaction has been through, such as a voided, settled, or collected status.

1. Log in to the system, and select the **Collections** tab from the top of the page.

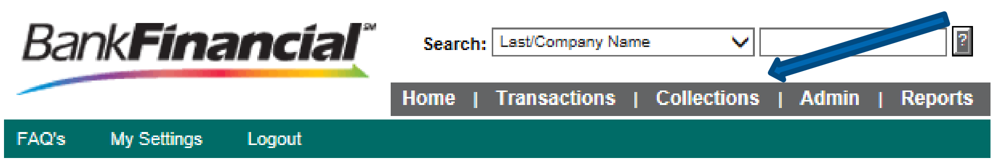


FIGURE 38 - COLLECTIONS TAB

2. From the left navigational bar, under the **Collection Attempts** heading, select to run either the **Transaction Report Builder** or **Event Report Builder** option.

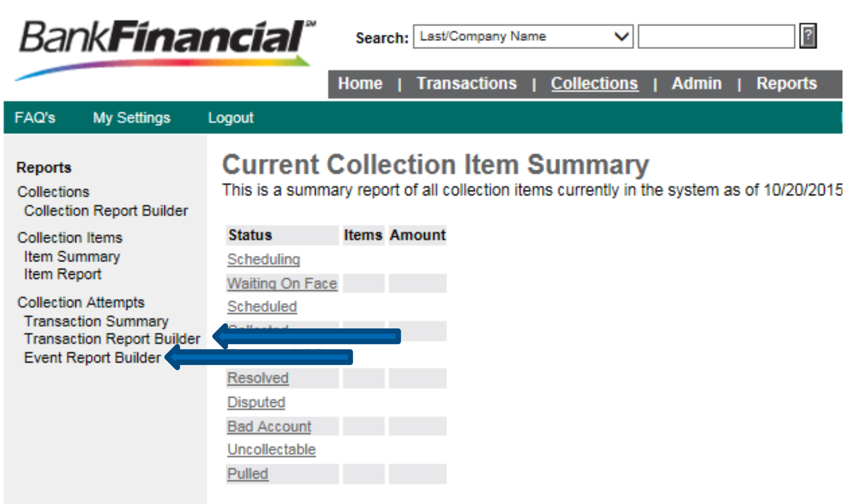


FIGURE 39 - TRANSACTION REPORT BUILDER AND EVENT REPORT BUILDER OPTION

3. The system will navigate you to the report builder utility. In the top shaded bar, enter a name for the report in the **Title** field.

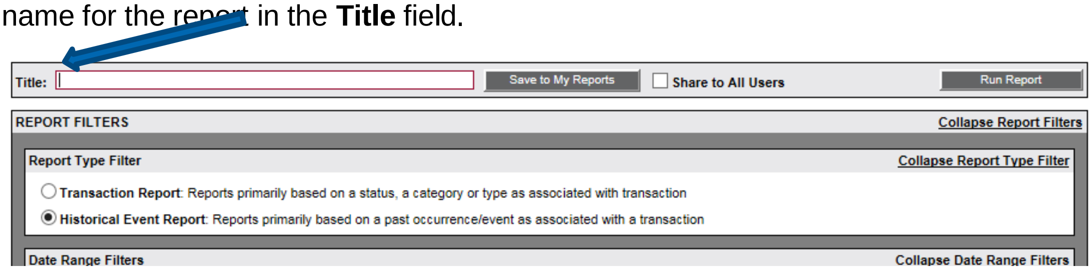


FIGURE 40 - TITLE FIELD

4. Four different filters may be used to customize your report.

- Report Type
- Date Range
- Advanced
- Column Headers

Under the **Report Type** filter, the *Collection Attempts Transaction Report* will default to the **Transaction Report** setting, which is based upon the current status of a transaction. The *Event Report* will default to the **Historical Event Report** setting.

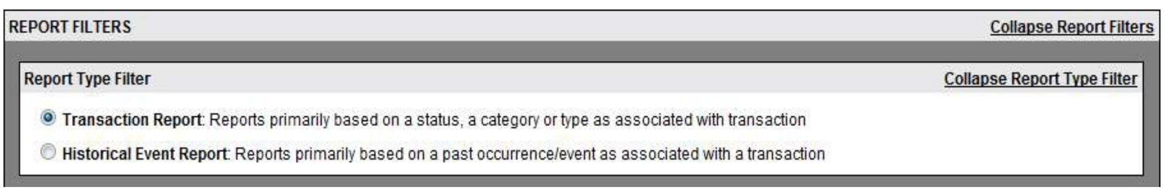


FIGURE 41 - REPORT TYPE FILTER

5. In the next **Date Range Filters** section, select either **Transactions Created** or **Effective Dates** for the report, which will determine if the report displays transactions based upon the date they were created versus the date they took effect.

NOTE: If you are creating an *Event Report*, the **Historical Event Report** filter will be selected and the **Date Filter** option unavailable.

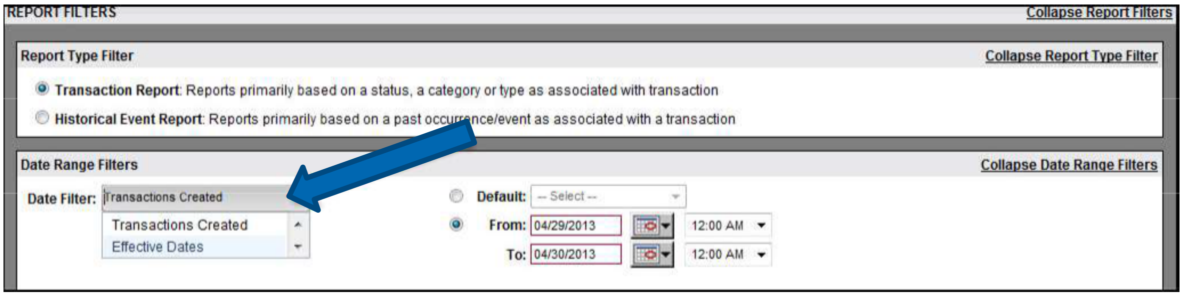


FIGURE 42 - DATE RANGE FILTER WITH FILTER TYPE OPTION

6. Select a date range using either the **Default** option with a list of pre-set date ranges (ideal for recurring reports), or the manual option in which you may choose the **From** and **To** dates with the calendar option or enter them using the MM/DD/YYYY format.

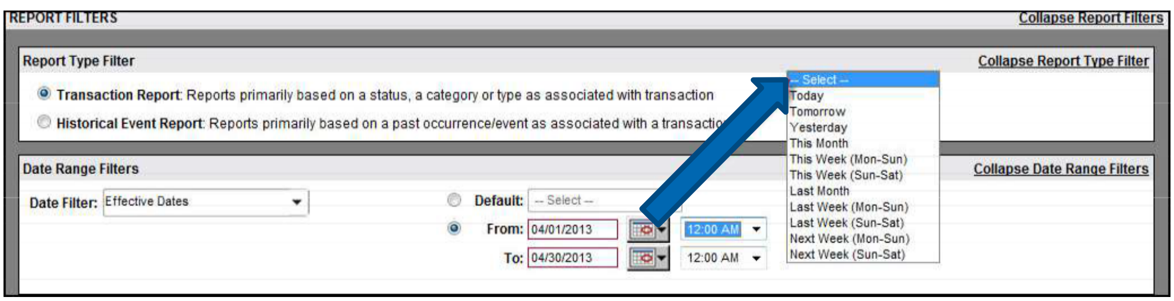


FIGURE 43 - DATE RANGE FILTER OPTIONS

7. In the **Advanced Filters** section, specify the **Location** and **Status** of the transaction you wish to have in your report. If you are running an *Event Report*, an **Event** field is available for you to select as well. This field specifies a particular event a collection item has been through.

FIGURE 44 - ADVANCED FILTERS WITH LOCATION, STATUS, AND EVENT OPTIONS

8. For more customizable options, select **Show More Options**. Additional options display, listed below.

a. **Settlement Status** – Whether a transaction has been deposited. Designate a single status or multiple statuses by selecting the appropriate check box(es).

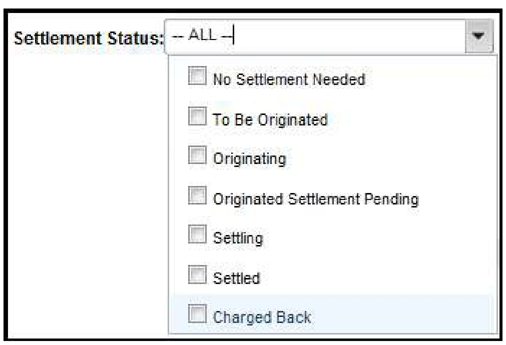


FIGURE 45 - SETTLEMENT STATUS

b. **Origin of Transaction** – Determines how the transaction was received and will be coded. You may designate a single origin for the report or multiple origins by selecting the check box next to each option.

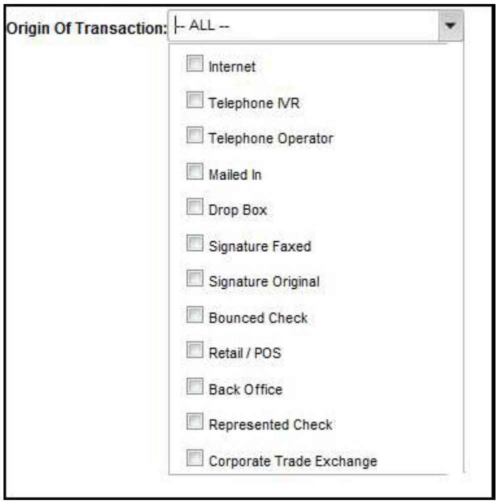


FIGURE 46 - ORIGIN OF TRANSACTION

c. **Originated As** – Specifies how the transaction will be processed. You may designate a single type or multiple types.

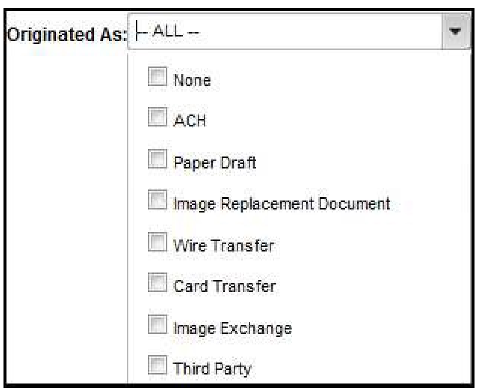


FIGURE 47 - ORIGINATED AS

d. **Account Type** – Determines the type of transaction the report will display. You can select a specific account type or select **ALL**.

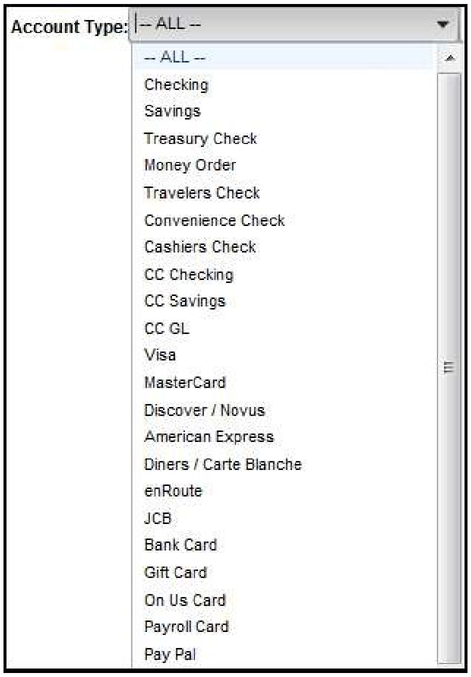


FIGURE 48 - ACCOUNT TYPE

e. **Operation** – This option specifies what process a transaction has been through. You may designate one process or select **ALL**.

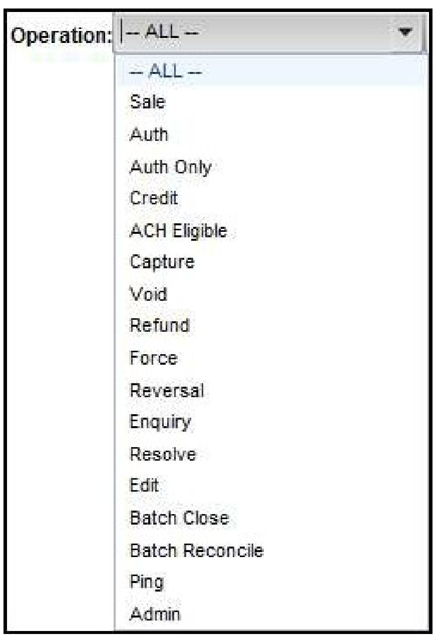


FIGURE 49 – OPERATION

f. **Authority Response Code** – This option represents the types of return responses that can be received for a transaction. Select a specific response code or select **ALL**.

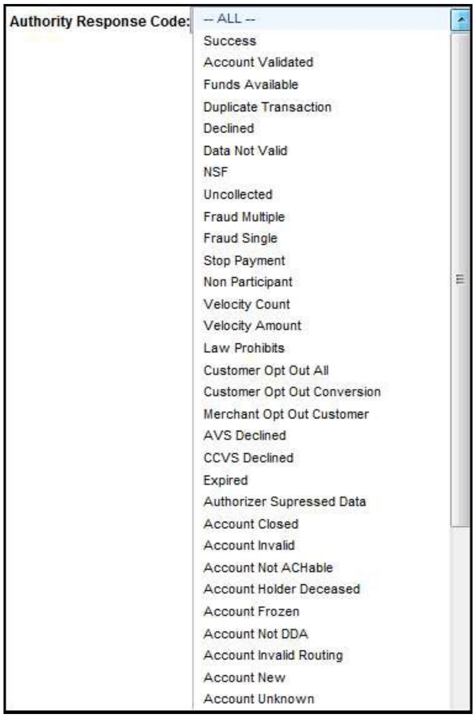


FIGURE 50 - AUTHORITY RESPONSE CODE

g. **Amount Range** – The **From** and **To** options allow you to enter a numerical value in a two-place decimal format (XX.XX) to look for transactions with a specific amount or between amount values.

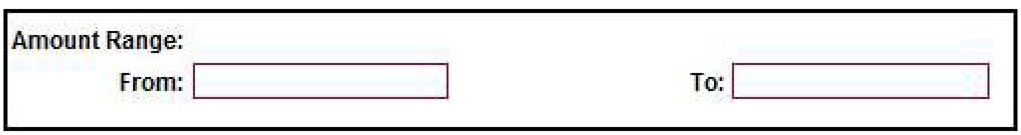


FIGURE 51 - AMOUNT RANGE

9. The last section, **Report Column Headers**, organizes how the report displays, once generated. The **Available Fields** list contains information you may want in the report. Highlight an item in this list and select **Add** to include that information in the report. Added items will appear in the **Display Fields** list. To remove an item from a report, highlight the item in **Display Fields** list and select **Remove**.

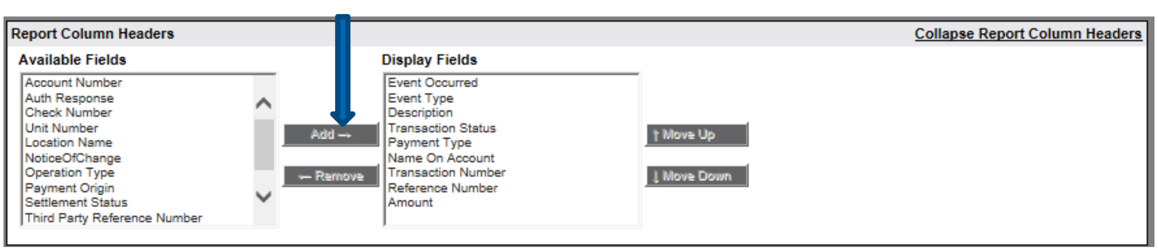


FIGURE 52 - AVAILABLE REPORT HEADERS

10. Next to the **Display Fields** list, you can change in what order bits of information will appear on the report. Highlight an item and click **Move Up** or **Move Down** to change information order.

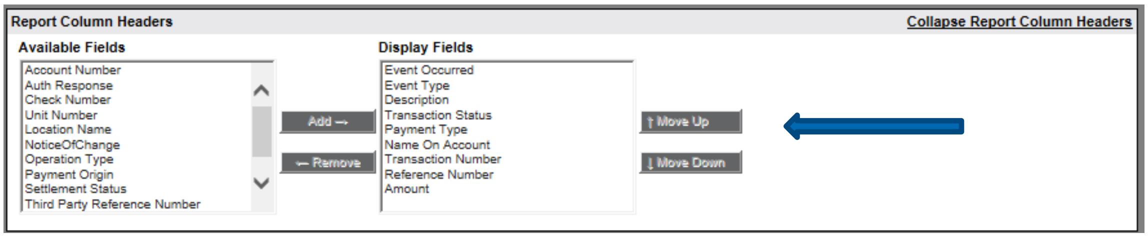


FIGURE 53 - DISPLAY FIELD ORDER

11. At the top of the page, select **Run Report**.

12. The report displays. Selecting **Show Report Filters** will display your customizable filters to change the report criteria before running it again (see figure below).

NOTE: Selecting the **Go Back** link near the top of the page will erase all the criteria for the report.

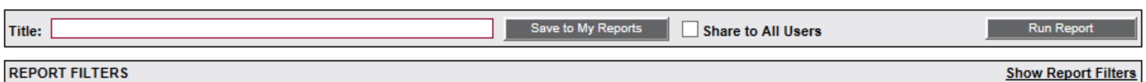


FIGURE 54 – SAMPLE EVENT REPORT WITH SHOW REPORT FILTERS OPTION INDICATED

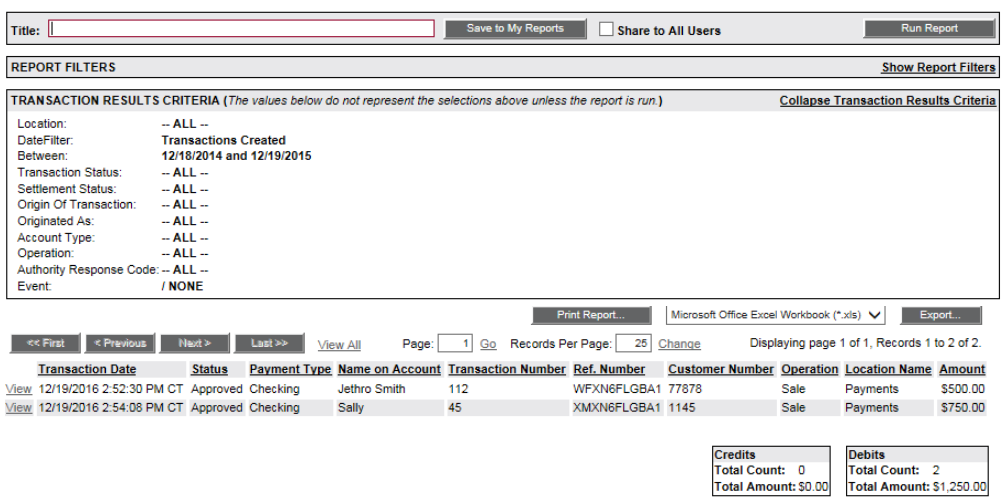


FIGURE 55 - SAMPLE REPORT

13. Select **View** to the left of an item to view more details about the transaction.

14. To save the report, select **Save to My Reports**, which will save the filter options as a template for later use (see figure below). If you wish to save the report for other users to view, select the check box next to **Share to All Users** before selecting **Save to My Reports**.

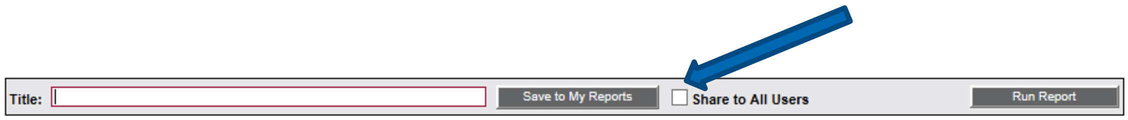


FIGURE 56 - SHARE TO ALL USERS OPTION

a. To make a temporary change to the report criteria:
    i. Select **Show Report Filters** and make your criteria changes.
    ii. Select **Run Report.**
b. To make a permanent change (saving the report template):
    i. Select **Show Report Filters** and make your criteria changes.
    ii. Select the name of the report and select **Save to My Reports**.

15. To print the report, select the **Print Report** option. You may also choose to select a Microsoft® Office Excel® Workbook or Comma-delimited file format, and export the report to your computer.