



# First National Bank

On July 15, 2024, FNB will introduce a new enhancement to FNB’s ACH Debit Filter interface, which will be more intuitive and efficient, with a more modern look and feel.

**There is no action required on your part.** The platform will upgrade automatically.

## What to Expect

- **No Changes to Core Functionality:** This upgrade will not affect the core features of the ACH Debit Filter service. Your existing settings, filters and controls will remain unchanged. The enhancements are strictly related to the service's user interface and design.
- **Improved User Experience:** ACH Debit Filter’s new interface will feature a more modern and user-friendly look, making it easier to navigate and review rules and exceptions.
- **ACH Exception Management:** The upgraded Quick Exception management tool for reviewing ACH debit exceptions will have an enhanced presentation, with more at-a-glance information and controls for your exceptions. See the below examples for a comparison of the visual changes.

## Old Look

First National Bank of Pennsylvania Client: ECORP TEST COMPANY

Quick Exception Processing as of 05/24/2024

Account ID: <ALL> Processed Exceptions: (Count: 0) (Amount: \$0.00)  
 Exception Type: ACH EXCEPTIONS ONLY Unprocessed Exceptions: (Count: 3) (Amount: \$2,490.70)  
 Hide exceptions already decided Total Exceptions: (Count: 3) (Amount: \$2,490.70)

Update

NOTE: Exceptions will be given a decision of "Pay" if no decision has been made by 2:00 PM.

	Account ID	Paid Date	Check #	Amount	Issued Payee	Exception Type	Pay	Return	Reason
1	XXXX2702	05/23/2024	Add ACH Rule 0	0.35		UNAUTHORIZED ACH TRANSACTION (PPD/125125540 /DR) - ECORP TEST COMPA PATCHING XXXXX1053	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>
2	XXXX2702	05/23/2024	Add ACH Rule 0	0.35		UNAUTHORIZED ACH TRANSACTION (PPD/125125540 /DR) - ECORP TEST COMPA REORG XXXXX1053	<input type="checkbox"/>		
3	XXXX2681	05/23/2024	Add ACH Rule 0	2,490.00		UNAUTHORIZED ACH TRANSACTION (CCD/1954425010/DR) - Celero-EquipBill PREAUTHPMT 99188523	<input type="checkbox"/>		

## New Look

ECORP TEST COMPANY Quick Exception Processing

All Account IDs

Search exceptions

Decisions Needed (2)	\$2,490.35
UNAUTHORIZED ACH TRANSACTION XXXX2681	\$2,490.00
UNAUTHORIZED ACH TRANSACTION XXXX2702	\$0.35
Decided (1)	\$0.35
<b>Total (3)</b>	<b>\$2,490.70</b>

UNAUTHORIZED ACH TRANSACTION

Default Decision: Pay Cutoff Time: 3:00 PM Eastern Time (US & Canada)

Account ID: XXXX2681 Amount: \$2,490.00  
 Paid Date: 05/23/2024

CCD / 1954425010 / DR  
 Celero-EquipBill PREAUTHPMT 99188523

Add Rule Pay Return

## Customer Support

We are committed to consistently enhancing our services to provide you with a convenient, customer-centric banking experience. Should you have any questions about the upgraded ACH Debit Filter interface, please do not hesitate to contact your Treasury Management Officer or our Treasury Management Support Team at 1-866-750-5298, from 8:00 AM to 5:30 PM Monday to Friday, or email [treasurygmt@fnb-corp.com](mailto:treasurygmt@fnb-corp.com).

# Business Online Banking

## ACH Debit Filter User Guide

This document describes the process of using the Business Online Banking ACH Debit Filter software.

**Note: ACH Debit Filter exceptions must be reviewed by 2:00 PM each day.**



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TREASURY MANAGEMENT



First National Bank

# Business Online Banking

## ACH Debit Filter User Guide

FNB has policies and procedures to address data confidentiality, integrity and availability. We encourage all companies to review the following useful security tips to create and support a culture of security awareness.

- Control access to sensitive areas of the office.
- Ensure all company data and customer information is securely controlled.
- Change your password on a regular basis.
- Change your password immediately if you suspect it has been compromised in any way.
- Educate staff about password confidentiality and reinforce this regularly.
- Check that all requests for information are genuine – and ignore any requests for bank account details and passwords, whether by phone or email.
- Ignore suspicious emails, consider deleting them unread – **and be very wary of opening attachments unless from a known source and of clicking on any links contained within an email.** Always cut and paste URL information into a new browser window.
- Keep your web browser and anti-virus applications up to date with security patches.
- Ensure account transaction reconciliation functions are performed utilizing segregation of duties processes and performed and reviewed timely.
- Frequently check and review systems and processes with your 'security hat' on.
- Review transaction activity and account information on a daily basis. FNB has several Treasury Management services such as Positive Pay that can provide additional tools to assist with the review.

PLEASE NOTE: A Business Email Compromise (BEC) is a form of phishing attack where a cyber-criminal impersonates an executive (often the CEO), and attempts to get an employee, customer, or vendor to transfer funds or sensitive information to the phisher.

Unlike traditional phishing attacks, which target a large number of individuals across a company, BEC attacks are highly focused. Cyber criminals will scrape compromised email inboxes, study recent company news, and research employees on social media sites in order to make these email attacks look as convincing as possible. This high level of targeting helps these email scams to slip through spam filters and evade email whitelisting campaigns. It can also make it much, much harder for employees to recognize the email is not legitimate. An email message request for payment to be sent outside the company should ALWAYS be verified OUTSIDE of the email channel to ensure it is a legitimate request. Do not verify the request via email as the verification may be coming from the fraudster.

***If you see anything unusual immediately contact Treasury Management Support at (866) 750-5298.***

Everyone in your business needs to remember that skilled fraudsters will resort to all manners of subtlety and guile to trick people into disclosing valuable information.

For additional security updates and information, visit our website at [www.fnb-online.com](http://www.fnb-online.com) and click on the Security Center at the bottom of the screen.

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## TREASURY MANAGEMENT



First National Bank

## VIEWING THE ACCOUNT LIST / ACCESSING ACH DEBIT FILTER

- From the **Home** screen, scroll down to the **ACH Filter** section



ACH Debit Filter	Current Day Exceptions
XXXXXXXXXXXX9252	Account has 2 exceptions today

- **ACH Debit Filter** will contain all accounts currently setup for the ACH Debit Filter product
  - The accounts will be listed in account number order
  - Each account will have the **Current Day Exceptions** listed
- Select the ACH Debit Filter account nickname to access the ACH Debit Filter system

### ACH Filter

ACH Debit Filter	Current Day Exceptions
XXXXXXXXXXXX9252	Account has 2 exceptions today

- A new window will display with the ACH Debit Filter system options

The screenshot shows a web application interface. On the left is a dark blue sidebar with a "Collapse All" button and a list of menu items: Exception Processing, Quick Exception Processing, Client Setup, ACH Authorization Rules, Transaction Processing, ACH Transaction Search, Transaction Reports, and Exception Items. The main content area has a white background with a red header bar containing a home icon, a bell icon, and a gear icon. The main content area displays "Welcome to" followed by the First National Bank logo (a handshake with stars and stripes) and the text "First National Bank" and "ACH Debit Filter System". Below this, there is a support message: "For assistance, please call Treasury Management Support at 866-750-5298 to speak to a support representative Monday - Friday between the hours of 8:00 AM and 5:00 PM." and "ACH Debit Transactions available for decisioning".

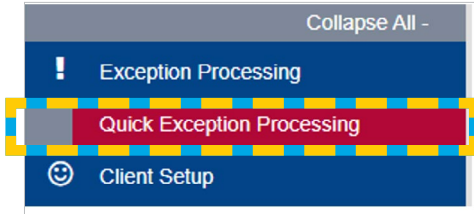
TREASURY MANAGEMENT



## Reviewing Exceptions / Quick Exception Processing

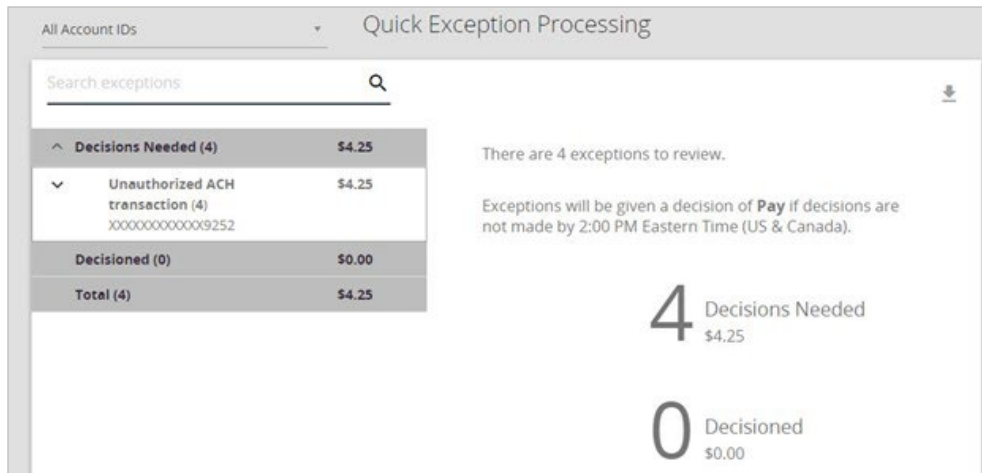
ACH debits that do not match the information provided at the time of setup will be identified by the bank the day after it is presented for payment. The item will await your review.

If there are exceptions, an email is sent at 8:00 am ET from [treasurymgmt@fnb-corp.com](mailto:treasurymgmt@fnb-corp.com) with the subject ACH Debit Transactions from First National Bank. The email will list each account and the number of items per account awaiting review. A reminder email is also sent at 1:00 pm ET if no decision was made.

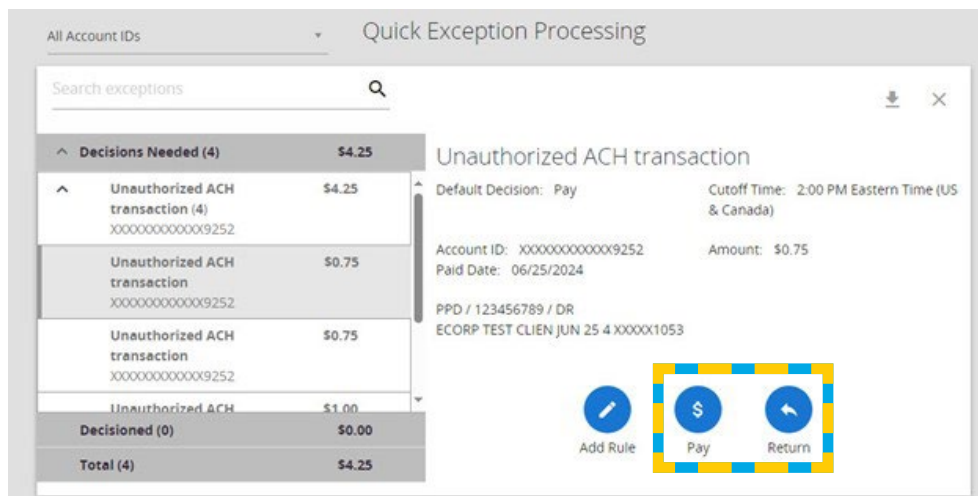


- Once you have accessed the ACH Debit Filter system, Select **Quick Exception Processing**

- The current day's ACH debit exceptions will be listed



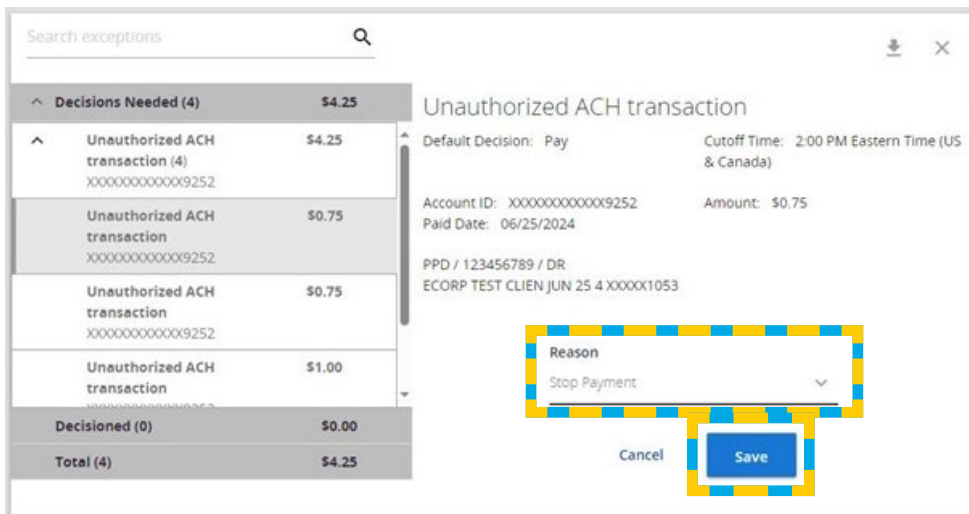
- Clicking on the description will launch a new window with a preview of the exception(s).
- Once you have verified the details of the ACH transaction, select the **Pay** button to submit the ACH transaction or the **Return** button to return the ACH transaction.
- If **Return** is selected, choose Stop Payment
- Select Save



# TREASURY MANAGEMENT

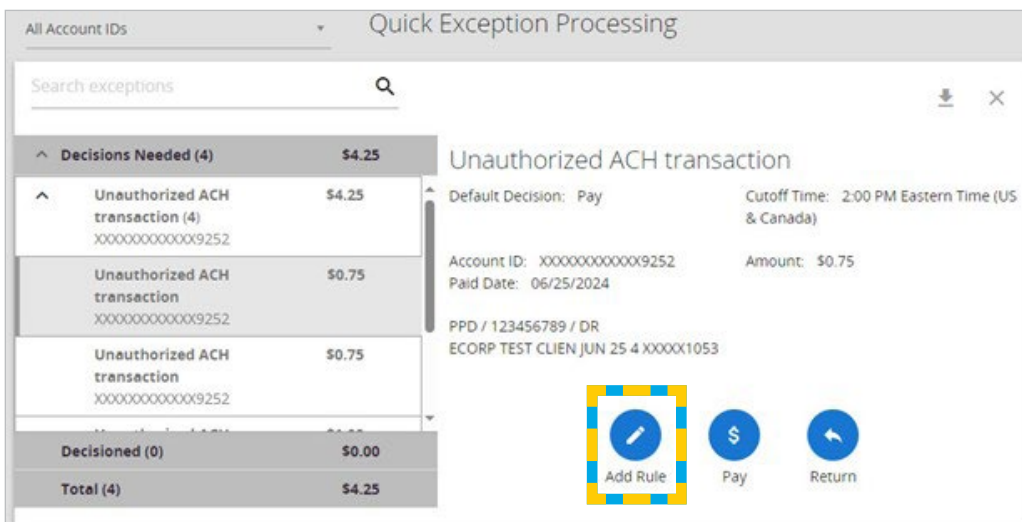






**Note: If no action is taken by 2:00 pm ET, the default decision chosen at initial setup will be applied.**

- To prevent an ACH transaction from being an exception going forward, an ACH Authorization Rule can be created.
- Select **Add Rule** to prevent this ACH transaction from being an exception going forward.
  - A decision will still need made for the current day.



- The Add ACH Authorization Rule screen will display.
  - Enter a Description (this is an optional field)
  - Select **All SEC Codes** (this will cover all types of ACH transactions)
  - Select **Debits Only**
  - Enter a **Max Allowable Amount** (optional). The system will prefill the dollar amount of the current transaction. You may select a different amount or remove the amount to allow all ACH transactions from this specific vendor to clear without any required review.

- Click **Save Rule** to complete the request or **Cancel** to terminate the request
  - Refer to the instructions on page 11 to view the list of authorized ACH debtors

Add ACH authorization rule

**Description**

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**SEC Code**  
PPD ▼

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**Company ID**  
123456789

**Debits or Credits**  
Debits only ▼

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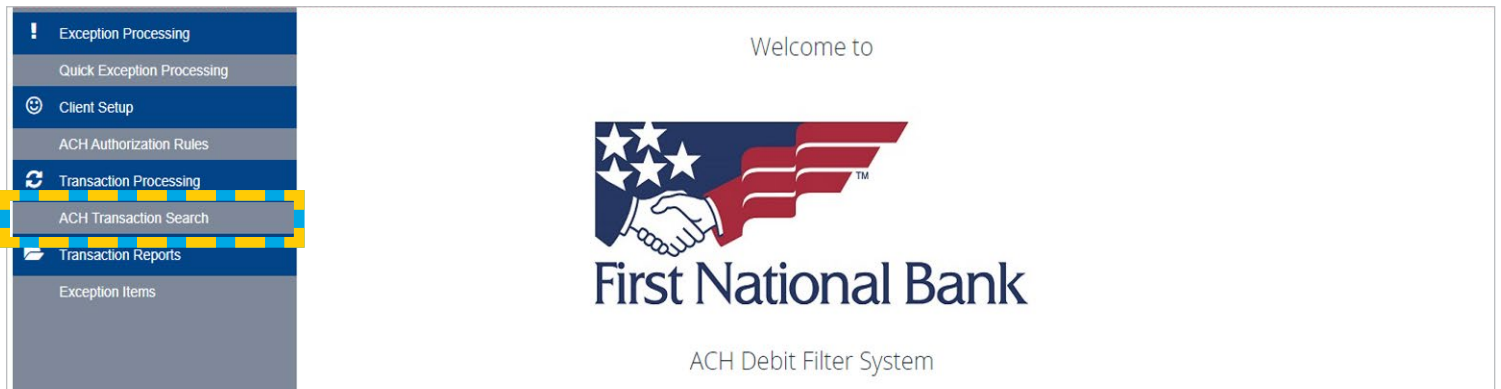
**Max Allowable Amount**  
0.75

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Cancel Save rule

## ACH TRANSACTIONS / 90 DAY FULL ACH HISTORY

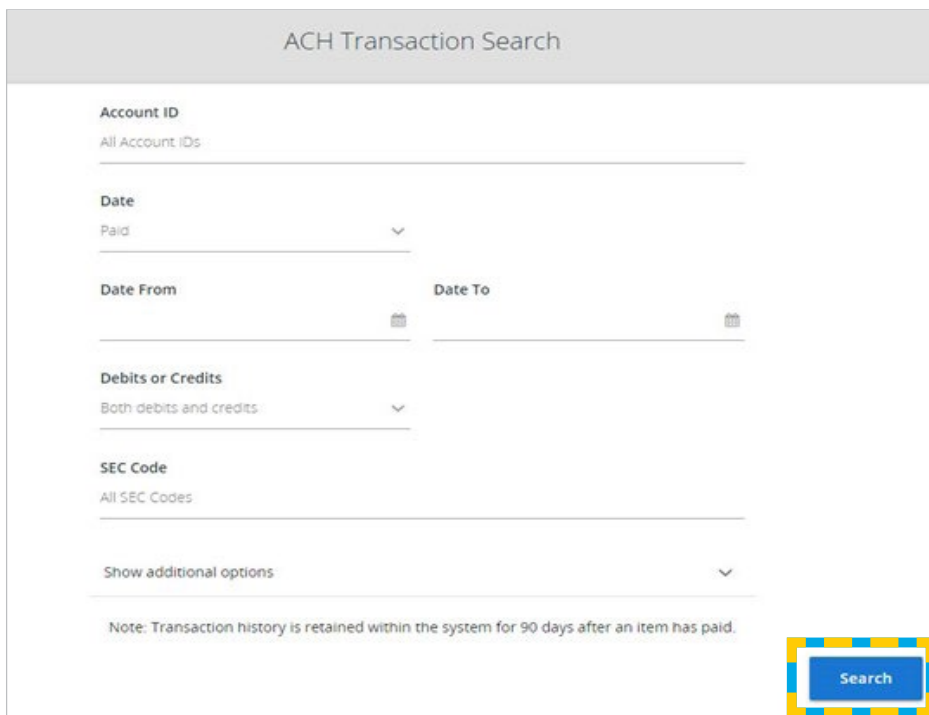
- Once you have accessed the ACH Debit Filter system, Select **ACH Transaction Search**



- The ACH Transactions screen offers several search options to view all accounts and all ACH transactions for the past 90 days.
  - **Account ID** - Select All Account IDs or a specific account
  - **Date** – Select **Paid** to view all ACH transactions, **Effective** to view transactions by the effective date, **Input** to view the transaction by date received or **Reconciled** to view by date the transaction was reconciled.
  - To change the **Paid Date From** and **Paid Date To** dates, click on the calendar to select the dates
  - **SEC Code** – use default - All SEC Codes
  - To change the **Amount From** and **Amount To** field, select the criteria you wish to view

The **Show additional options** allows more search criteria


- To change the **Amount From** and **Amount To** field, select the criteria you wish to view.
- **Trace Number** – Enter the trace number of the exception.
- Select Search



# TREASURY MANAGEMENT










- The search results will display.
  - Select the download button to export the results
  - Select the search button to look for specific transaction criteria
  - Select the three dots  to view record details

< [Back to Search Parameters](#)

## ACH Transaction Search

Account ID 	Company ID	SEC Code	DR/CR	Amount	Transaction Description	Paid Date	Status	
XXXXXXXXXX...	125125540	PPD	CR	\$0.35	ECORP TEST COMPA JAVA	05/01/2024	Paid	
XXXXXXXXXX...	125125540	PPD	CR	\$0.35	ECORP TEST COMPA PA...	05/07/2024	Paid	
XXXXXXXXXX...	125125540	PPD	CR	\$0.35	ECORP TEST COMPA PA...	05/07/2024	Paid	
XXXXXXXXXX...	123456789	PPD	DR	\$0.75	ECORP TEST CLIEN APRI...	05/07/2024	Paid	

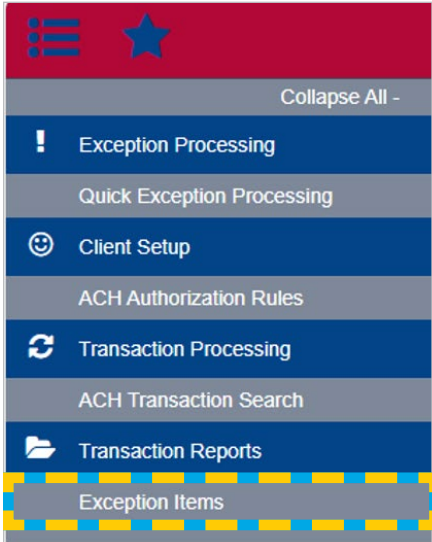
### Record Details

<b>Account ID:</b>	XXXXXXXXXXXX9252
<b>Company ID:</b>	123456789
<b>SEC Code:</b>	PPD
<b>DR/CR:</b>	DR
<b>Amount:</b>	\$0.75
<b>Transaction Description:</b>	ECORP TEST CLIEN MAY 16 XXXXX1053
<b>Paid Date:</b>	05/16/2024
<b>Status:</b>	Exception
<b>Account Number:</b>	XXXX-9252
<b>Individual ID:</b>	
<b>Individual Name:</b>	
<b>Input Date:</b>	05/17/2024
<b>Effective Date:</b>	05/16/2024
<b>Date Reconciled:</b>	
<b>Decision:</b>	Return
<b>Reason:</b>	Stop Payment
<b>Decided By:</b>	SUESAURO
<b>Trace Number:</b>	318094489706
<b>Notes:</b>	

**Close**

- Select **Close** to return to the search screen

## EXCEPTION ITEMS / 90 DAY ACH EXCEPTION HISTORY



- Once you have accessed the ACH Debit Filter system, select **Exception Items**
- The Exception Items screen offers several search options to view all accounts and all ACH debit exceptions for the past 90 days.
  - **Account ID** - Select All Account IDs or a specific account
  - **Date** - Select **Paid** to view all ACH transactions or **Decision Due** to view ACH transactions by the date the decision needed to be made.
  - To change the **Paid Date From** and **Paid Date To** dates, click on the calendar to select the dates
  - **Transaction Type** – Select **ACH exceptions only**
  - **Decision** – Select **All Decisions** to view all decisions, **Pay** to view exceptions paid, or **Return** to view exceptions returned.

The **Show additional options** allows more search criteria


- To change the **Amount From** and **Amount To** field, select the criteria you wish to view
- **Trace Number** – Enter the trace number of the exception
- Select Search

A screenshot of the 'Exception Items' search form. It includes fields for Account ID (set to 'All Account IDs'), Date (set to 'Paid'), Date From (06/17/2024), Date To, Transaction Type (set to 'Both check and ACH exceptions'), Check Number From, Check Number To, Decision (set to 'All Decisions'), and Reason (set to 'All Reasons'). There is a 'Show additional options' dropdown menu and a 'Search' button. A note at the bottom states: 'Note: Transaction history is retained within the system for 90 days after an item has paid.' The 'Search' button is highlighted with a yellow and blue dashed border.

# TREASURY MANAGEMENT



## EXCEPTION ITEMS / 90 DAY ACH EXCEPTION HISTORY

- The search results will display.
  - Select the download button to export the results
  - Select the search button to look for specific transaction criteria
  - Select the three dots  to view record details

Account ID	Trace Number	Amount	Paid Date	Input Date	Transaction Description	Decision	Reason	Decided By	
XXXXXXXXXX...	318095283...	\$0.05	06/17/2024	06/18/2024...	PPD / 12512554...	Pay	Past Deadli...	SYSTEM	
XXXXXXXXXX...	318095283...	\$0.75	06/17/2024	06/18/2024...	PPD / 12345678...	Pay	Past Deadli...	SYSTEM	
XXXXXXXXXX...	318095283...	\$0.75	06/17/2024	06/18/2024...	PPD / 12345678...	Pay	Past Deadli...	SYSTEM	
XXXXXXXXXX...	318095316...	\$0.75	06/18/2024	06/20/2024...	PPD / 12345678...	Pay	Past Deadli...	SYSTEM	
XXXXXXXXXX...	318095283...	\$1.80	06/17/2024	06/18/2024...	PPD / 12345678...	Pay	Past Deadli...	SYSTEM	
		\$4.10							

### Record Details

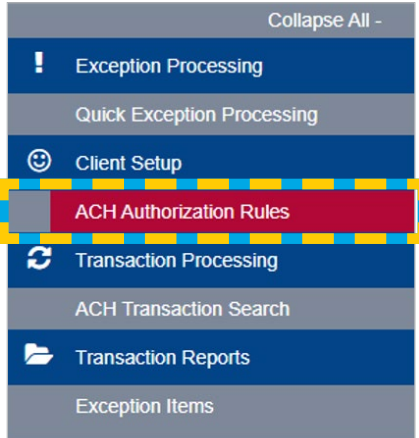
**Account ID:** XXXXXXXXXXXX9245  
**Description:** AUTH 237654321  
**Company ID:** 237654321  
**SEC Code:** ALL - All Standard Entry Class Codes  
**Debits or Credits:** Debits Only  
**Max Allowable Amount:** \$99,999,999.99  
**Notification Type:** Create Exception  
**Date Created:** 07/28/2016  
**Date Updated:**

[Close](#)

- Select **Close** to return to the search screen

## ACH AUTHORIZATION REPORT / LIST OF AUTHORIZED ACH DEBITORS

- Once you have accessed the ACH Debit Filter system, select ACH Authorization Report
  - A list of the current authorized ACH debtors will display



ACH Authorization Rules

Account ID	Description	Company ID	SEC Code	Debits or Credits	Max Allowable Amount	Notification Type
XXXXXXXXXX...	REVIEW ALL		ALL - All Stan...	Credits Only	\$99,999,999.99	Create Exception
XXXXXXXXXX...	TEST	237654321	CCD - Cash ...	Debits Only	\$99,999,999.99	Create Exception
XXXXXXXXXX...	Test add rule	123456789	PPD - Prearr...	Debits Only	\$0.75	Create Exception

Showing 3 results 1 View 10

### Contact Information:

- For additional assistance, please call Treasury Management Support Toll-free at **(866) 750-5298** to speak to a support representative Monday - Friday between the hours of 8:00 AM and 5:30 PM ET.
- For additional information, you can visit our website at [www.fnb-online.com](http://www.fnb-online.com).
- To contact Treasury Management Support via e-mail, the address is [treasurymgmt@fnb-corp.com](mailto:treasurymgmt@fnb-corp.com).

### System Requirements:

- **Equipment** - A personal computer and Internet connection are needed. A monitor resolution of 800 x 600 (or greater) is recommended for best performance.
- **Software** –
  - Current version of Adobe Reader
  - Current version of an Internet browser capable of 128-bit encryption

**Note:** Beta versions of browsers or Operating Systems are not supported

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