Alerts - Fraud Service Alert Descriptions

This Quick Reference Guide describes the Alerts related to Webster Bank's Fraud Services: ACH, Check and Reverse Positive Pay. It includes what triggers the Alerts and recommendations for enrollment options. **We expect users entitled to Fraud Services to enroll in these Alerts even though they are considered optional**. Doing so optimizes the experience by ensuring items post or are returned appropriately. Use this Guide in conjunction with the *Creating Alerts Quick Reference Guide* to learn how to enroll in Alerts.

The Alert feature is located on the top navigation bar under the Tools tab.

| Treasury Dashboard | Accounts | Payments | Fraud Control | Check Services | File Services | Tools | Administration |

Depending on your entitlements, the top navigation bar may appear different, e.g., Home instead of Treasury Dashboard.

Check & Reverse Positive Pay Alert Descriptions and their Triggers:

Tools > Manage > Alert Settings > Create Alert

Recommended Alert Enrollments

Alert Title	Description and Enrollment Options	Alert Trigger
Check Positive Pay Decision Status	When there are Check Positive Pay exceptions. **Recommended Enrollment Status Option – Open**. Open is the most common status for an Alert. Status is open before any action has been taken on an exception. **Other Status options:** • **Pending Approval** – For use only when an organization has dual authorization in place for exception processing • **Scheduled** – Decision is submitted and awaiting transmission to the bank • **Sent** – Decision sent as the account default decision after cutoff passed	When Status is met
Check & Reverse Positive Pay Exceptions	When a Check Positive Pay Exception file is processed. Choose from Contains or Does Not Contain exceptions on selected accounts.	Daily file

ACH Positive Pay Alert Descriptions and their Triggers:
Tools > Manage > Alert Settings > Create Alert

Recommended Alert Enrollment

Alert Title	Description and Enrollment Options	Alert Trigger
Positive Pay ACH Exception Item Status	When selected ACH Positive Pay Decision Status is met on a selected account. **Recommended enrollment Status Option - Open:** Open is the most common status for an Alert. Status is open before any action has been taken on an exception. **Other Status options:** •**Pending Approval** – For use only when an organization has dual authorization in place for exception processing •**Scheduled** – Decision is submitted and awaiting transmission to the bank •**Sent** – Decision sent as the account default decision after cutoff passed	When Status is met on <u>each</u> identified exception

Other ACH Positive Pay Alerts Available for Enrollment

Alert Title	Description and Enrollment Options	Alert Trigger
ACH Authorization Rule Status	When an ACH Rule is created or maintained. **Recommended Enrollment Status Option – Active:** Active refers to a functioning Rule being applied to incoming debits. **Other Status options:** •**Deleted** – Rule has been deleted by a user or is in Deleted status •**Expired** – Time frame set for the Rule has passed •**Not Accepted** – Bank unable to use the Rule due to logic errors •**Pending Approval** – Subject to dual control and awaiting approval •**Rejected** – Rejected by approver in a dual control situation •**Sent** – Instructions for the Rule sent to bank backend processing systems	When Status is met. (An Alert is sent every day for each Rule when it is in the selected Status.)
Positive Pay ACH Decision Cut-Off Reminder	Within 60 minutes of the established cut off time (for example 1:00 PM, ET.)	One hour before cut off

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