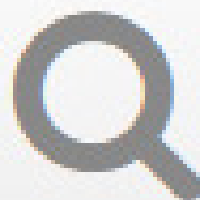




IntelliPay Payment Suite Users Guide



5/10 Alerts



Research

Payment Alerts

I ACH/ECHECK Processing Alerts

A. Overview

When ACH/eCheck Payments fail, and are returned by the consumer's bank, we label them as "Payment Alerts" in our system. There are 70 different types of ACH Returns, ranging from simple "Notifications of Change or NOCs to Unauthorized Returns that are similar to charge backs in the credit card world. For a full list of Payment Alert codes, descriptions, and types, please view the "Help" tile and select bar titled, "ACH Return Codes and their meaning."

The screenshot shows the IntelliPay dashboard for 'Dale's Demo Company'. The top navigation bar includes a search bar, a 'Help' icon (circled in red), and links for 'Credit Card', 'ACH', 'Invoices', and 'Help'. Below the navigation bar, the dashboard displays various metrics: Credit Cards (8), ACH/Echeck (5), Cash (0), Volume (\$8,755.75), and Total (13). A 'Payment Trend' chart shows a peak in volume around 10/05/21. On the right, a 'Payments by Origin' table lists various payment methods and their counts. At the bottom, a 'Help Pages' section is expanded, showing a list of help topics. A blue arrow points to the 'Help' icon in the top navigation bar, and another blue arrow points to the 'ACH Return Codes and their meanings' link in the 'Help Pages' list.

Category	Count
Credit Cards	8
ACH/Echeck	5
Cash	0
Volume	\$8,755.75
Total	13

Payment Method	Count
ONE TERMINAL	7
ONLINE PAYMENT PAGE/PORTAL	4
LIGHTBOX	2
RECURRING	0
BATCH	0
MOBILE	0

Help Pages	
1 ACH Return Codes and their meanings	+
2 Federal ACH Banking Holidays	+
3 Batch Processing	+
4 Web API Documentation	+
5 How to set up and use your Web Payment Portal	+
6 How to use the One Terminal	+
7 NACHA Rules Regarding WEB Payments	+
8 NACHA Rules Regarding TEL Payments	+
9 NACHA Rules Regarding PPD Payments	+
10 Release Notes	+

B. Description of Payment Return Types:

- **NOCs** – Notifications of Change must be fixed before the next scheduled payment is to come out of the customer's bank account. NOCs are responses from the bank informing you that they have processed the payment; however, there was incorrect information. For example: If the name on the account was misspelled, but close enough for the bank to recognize, they may process the payment and send us a NOC informing you that you must fix this before the next payment comes through or they will not process the payment.
- **Normal ACH Returns** – Normal ACH Returns include, Non-sufficient funds, Account Closed, or Invalid Account number. These returns confirm that the payment did not go through. In this case, we recommend contacting the customer to validate the information or funds available in their account so you can retry the payments.

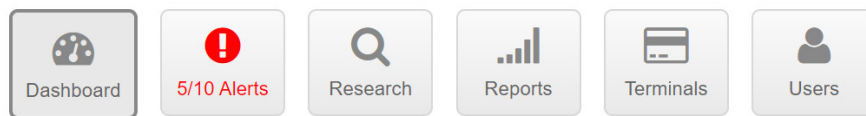
Payment Alerts

- **Unauthorized Returns** – Like Charge Backs in the credit card world, these returns deal with fraud, unauthorized use or unrecognized use of debiting someone's bank account. These are extremely serious and as such, should be addressed immediately. We recommend contacting the consumer to identify the problem and insure that there was proper authorization to debit someone's bank account.
- **Duplicate Entries** – Our system has the ability to prevent duplicate entries. The duplicate checking program checks the bank account number, the amount, and the date. If the same account number, with the same amount is in the same file for the day, the system will eliminate the duplicate entry and post it as a Payment Alert.

C. Correcting and Handling of ACH Returns:

The system receives "Payment Return" files from the bank and partners by 9:00 am MST. When the IntelliPay payment suite receives this file, it does the following:

1. Updates the customer record in the system
2. Sends a notification to the authorized user regarding the returns
3. Changes the color of the "Alerts" Tile to Red.



4. Updates a report for the user in our "Payment Alerts" section.

The Payment Alerts Section in IntelliPay provides the user with a simple process for handling returned payments. From the image, above, you will see three tabs: 1) ACH Returns, 2) Declined CC Cards, and 3) Cards Expiring in 60 days.

For ACH Payment Alerts, the user who has permission to view this section of the application, can process the returns by either selecting the "Submit Payments for Retry"

ACH Returns Declined Cards Expiring Cards											
Below are all records of returned ACH payments for Dale's Demo Company											
<small>* Select Retry to resubmit the payment. You can edit the bank account, routing number and payment date information as needed.</small>											
<small>*Select Delete/Ignore to remove the record from showing on this page. The payment is not skipped.</small>											
<small>* Select SKIP Payment to add another matching payment to the end of the current payment schedule. This will also remove the payment from this Alerts List. This requires the schedule is active, has a balance and has a frequency that is not zero (monthly=12, yearly=1 etc).</small>											
<small>* N/A indicates the payment is not eligible for the selection.</small>											
Item	Return Date	# of Resubs	Account	Name	Returned Amount	Return Code	Return Reason	Retry	Delete/Ignore	SKIP Payment	Select All <input type="checkbox"/>
1	10/06/2021	0		Test test	\$10.00	R01	Insufficient Funds	Retry	Delete/Ignore	N/A	<input type="checkbox"/>
2	10/06/2021	0		Test test	\$15.00	R02	Account Closed	Retry	Delete/Ignore	N/A	<input checked="" type="checkbox"/>
3	10/06/2021	0		Test test	\$20.00	R03	No Account/Unable to Locate Account	Retry	Delete/Ignore	N/A	<input checked="" type="checkbox"/>
4	10/06/2021	0		Test test	\$25.00	R04	Invalid Account Number	Retry	Delete/Ignore	N/A	<input checked="" type="checkbox"/>
5	10/06/2021	0		Test test	\$30.00	R08	Payment Stopped	Retry	Delete/Ignore	N/A	<input checked="" type="checkbox"/>

Submit Payments for Retry

For ACH Payment Alerts, the user who has permission to view this section of the application, can process the returns by either:

1. **Retry** – the user can select the “Retry” Button to reprocess the returned payment.

When the user selects to “Retry” the payment return, then edit, they are taken to this screen:

The screenshot shows a web application interface for 'Payment Information'. At the top, there are tabs for 'Summary', 'Void', and 'Refund'. Below the tabs, the 'Customer Account' section is titled 'For Dale's Demo Company'. It is divided into two columns. The left column contains 'Customer' details: Name (Test test), Address (123 main, anyplace, UT 84119), Phone ((555) 555-5555), Email (joshua.zirbel@intellipay.com), and Notes (test ach 3). The right column contains 'ACH/E-Check Payment' details: Payment Amount (\$20.00), Entry Date (10/06/2021 01:23 PM MST), Payment Date (10/06/2021), Routing Number (empty field), Bank Acct Number (empty field), Account Type (Checking dropdown), Effective Date (10/06/2021), Settlement Date (empty), Return Code (R03), Return Reason (No Account/Unable to Locate Account), Return Date (10/06/2021), Bank Account (...4321 Checking), Routing Number (124000054), CP Reference (C19526820P22257697), and Created By (superjoshua). At the bottom, there are 'Save and Submit' and 'Cancel' buttons. A blue arrow points to the 'Save and Submit' button.

On this page, the user has the ability to:

- Update or edit the bank account
- Update or edit the Routing Number
- Change the Bank Account Type
- Change the Payment Date. **

**Changing the payment date will modify the customer's future payments dates if they are on a recurring payment plan.

2. **Delete/Ignore** – the user can choose to delete/ignore the returned payment alert and it will be removed from the report.

Once the user has taken the appropriate action, the Payment Alert will be removed from the Tile and Payment Alert Section.

Additionally, in the “Reports” Section of our software, there is a specific report for “ACH Returns.” You can view this report at any time and ACH Returns are never deleted from this report.

II Credit Card Alerts

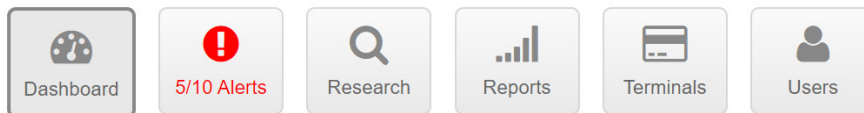
A. Overview

Credit Card Alerts are very simple. They only occur when a consumer is on a future dated or recurring payment schedule. All of the “Terminals” in our system, will process credit card payments in real-time, notifying the user that the card failed. However, when the consumer is on a future dated or recurring payment schedule, the user is unable to receive real-time notifications. Therefore, the Credit Card Payment Alert Section notifies the user when a credit or debit card has been declined.

The system has a program that processes the scheduled payments in the morning of every day. This program runs before 9 am MST. Therefore, users are made aware of declined credit card payments once this program has completed.

The Credit Card Payment Alerts will notify the user by doing the following:

1. Updates the customer record in the system
2. Sends a notification to the authorized user regarding the returns
3. Changes the color of the “Alerts” Tile to Red.



4. Updates a report for the user in our “Payment Alerts” section. The following is a screen shot of our Payment Alerts Section:

Dale's Demo Company - Payment Alerts

ACH Returns Declined Cards Expiring Cards

Below are records of declined scheduled Credit Card payments for Demo-Adam Misc..

* Select Retry to resubmit a payment. You can also edit the payment date and payment method details.
 * Select Delete/Ignore to remove the record from showing on this page. The payment is not skipped.
 * Select SKIP Payment to add another matching payment to the end of the current payment schedule. This will also remove the payment from this Alerts List. This requires the schedule is active, has a balance and has a frequency that is not zero (monthly=12, yearly=1 etc).
 * N/A indicates the payment is not eligible for the selection.

Item	Return Date	Account	Name	Declined Amount	Status	Decline Msg	Retry	Delete/Ignore	SKIP Payment	Select All	
1	10/07/2021		Test test	\$10.00	D	Card was declined: The authorization is declined	Retry	Delete/Ignore	SKIP Payment	<input type="checkbox"/>	
2	10/07/2021		Test test	\$10.00	D	Card was declined: The authorization is declined	Retry	Delete/Ignore	SKIP Payment	<input type="checkbox"/>	
3	10/07/2021		Test test	\$10.00	D	Card was declined: The authorization is declined	Retry	Delete/Ignore	SKIP Payment	<input type="checkbox"/>	
4	10/07/2021		Test test	\$10.00	D	Card was declined: The authorization is declined	Retry	Delete/Ignore	SKIP Payment	<input type="checkbox"/>	
5	10/07/2021		Test test	\$10.00	D	Card was declined: The authorization is declined	Retry	Delete/Ignore	SKIP Payment	<input type="checkbox"/>	
6	10/07/2021		Test test	\$10.00	D	Card was declined: The authorization is declined	Retry	Delete/Ignore	SKIP Payment	<input type="checkbox"/>	
7	10/07/2021		Test test	\$10.00	D	Card was declined: The authorization is declined	Retry	Delete/Ignore	SKIP Payment	<input type="checkbox"/>	
8	10/07/2021		Test test	\$10.00	D	Card was declined: The authorization is declined	Retry	Delete/Ignore	SKIP Payment	<input type="checkbox"/>	
9	10/07/2021		Test test	\$10.00	D	Card was declined: The authorization is declined	Retry	Delete/Ignore	SKIP Payment	<input type="checkbox"/>	
10	10/07/2021		Test test	\$10.00	D	Card was declined: The authorization is declined	Retry	Delete/Ignore	SKIP Payment	<input type="checkbox"/>	

[Submit Checked Payments for Retry](#)

B. Correcting and Handling of Credit Card Returns:

For Credit Card Payment Alerts, the user who has permission to view this section of the application, can process the returns by either:

1. **Retry** – the user can select the “Retry” Button to reprocess the returned payment.

When the user selects to “Retry” the payment return, then edit, they are taken to the screen on the top of the next page.

Payment Alerts

The screenshot shows a web application window titled "Payment Information". It has three tabs: "Summary" (selected), "Void", and "Refund". The main content area is divided into two columns. The left column, under "Customer Account:", shows details for "For Demo-Adam Misc.", including customer name, address, phone, email, and notes. The right column, under "Credit Card Payment", shows entry date, payment date (10/07/2021), payment status (Declined), and a red error message: "Card was declined: The authorization is declined". Below this, there are input fields for Card Number, Name on Card, and Exp Date (Month and Year dropdowns). There are also fields for Authorization Code, Authorization Date, and CP Reference. At the bottom of the right column are "Save and Submit" and "Cancel" buttons. A blue arrow points to the "Card Number" field, and another blue arrow points to the "Save and Submit" button. A "Click to Print" button is located at the bottom left of the form area.

On this page, the user has the ability to:

- Update or edit the name on the card
- Update or edit the credit or debit card number
- Update or edit the expiration date
- Change the Payment Date. **

**Changing the payment date will modify the customer's future payments dates if they are on a recurring payment plan.

2. **Delete/Ignore** – the user can choose to delete/ignore the returned payment alert and it will be removed from the report.

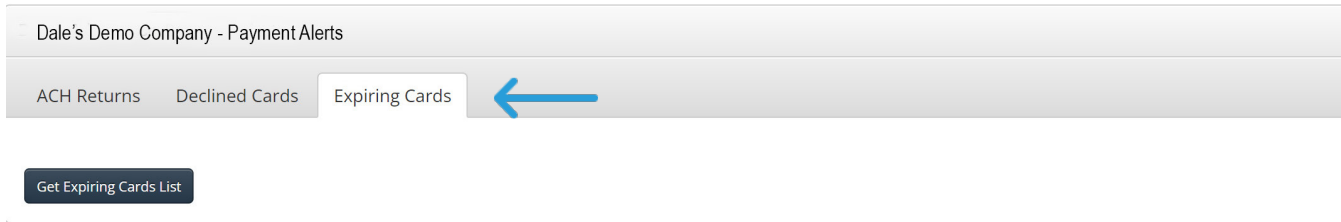
Once the user has taken the appropriate action, the Payment Alert will be removed from the Tile and Payment Alert Section.

III Expiring Credit Cards

A. Overview

The system runs a daily program that goes 60-days into the future and compares the expiration dates of those consumers that have their card data stored in our system. It identifies what cards will expire within the next 60-days.

Users can select the “Users” Tile, and then select the “Expiring Cards” tab.



The user can then run the report to retrieve the information from the program and identify whose card will be expiring in the next 60-days. Depending on how many consumers you have loaded in your account, this report may be short or take a few minutes to load.