

Daily Operations in Premier PayLOGICS

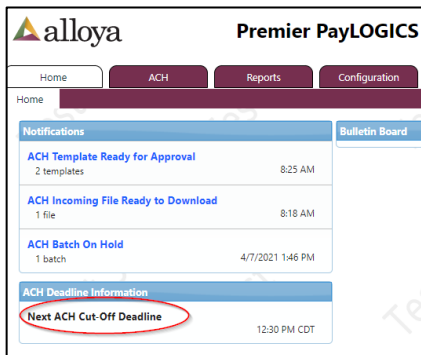
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Home Tab

Premier PayLOGICS is available through single sign-on through Premier View.

Once signed in, the *Home* page will be displayed.



- The system will notify users when there are files ready for download, or when there is something that requires action such as pending approvals or batches on hold.
- Important *ACH Deadline Information* is also displayed. The cutoff time displayed is the next time that Alloya will pick up the files for processing.

The notifications in blue are hyperlinks to the appropriate tab to complete the activity.

Overview Tab

The screenshot displays the 'Overview' page for ACH Services. At the top, there are navigation tabs: Home, ACH, Configuration, Administration, and Resources. Below these are action buttons: Overview (with a red exclamation mark), Reconciliation, Upload/Download, Approve/Release, Search, Create ACH Transactions, and Create AC. The main content area is divided into several sections, each with a numbered callout:

- BATCHES ON-HOLD (1):** A table with columns: Hold Reason, Premier PayLOGICS ISN, Sending Institution, Originating DFI, SEC Code, and Co. One row is visible: Duplicate Detection, 210408020027694819, 272..., 27248602, ARC, AT&T.
- MY SAVED BATCHES (IN PROGRESS) (2):** A table with columns: Premier PayLOGICS ISN, Sending Institution, Destination Institution, Originating DFI, SEC Code, and Co. One row is visible: 210407020027447930, 272..., , 27248602, PPD, Jim.
- BATCHES IN PROCESSING (3):** A message: No Batches Currently Processing.
- FILES IN PROCESSING (4):** A message: No Files Currently Processing.
- BATCHES PENDING CUT-OFF (5):** A message: No Batches Pending Cut-Off.
- BATCHES REJECTED (6):** A message: No Batches Recently Rejected.
- CUT-OFF FILES RECENTLY SENT (7):** A table with columns: Cut-Off Time, File ID Modifier, and Batch Co. One row is visible: 4/13/2021 3:04:59 AM, 1, .

After selecting the ACH tab, the *Overview* page will be displayed.

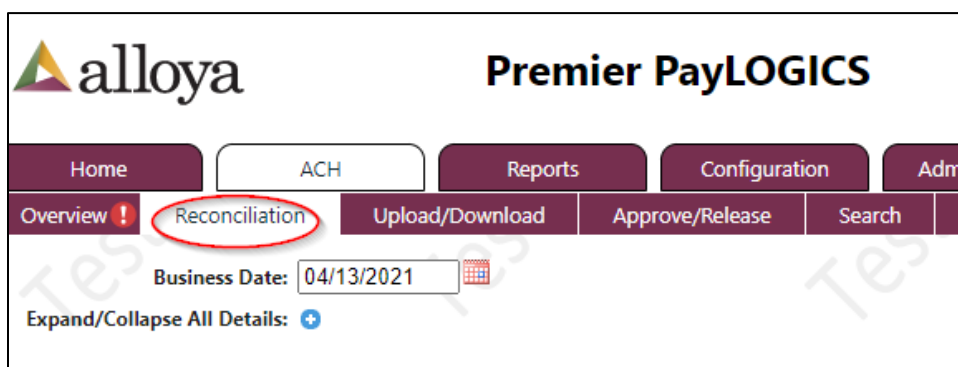
Alloya recommends reviewing this page periodically throughout the day and at the end of each day to ensure there are no batches on hold that need to be resolved.

1. *Batches On-Hold* – This section will display any batches that are on hold. Batches must be reviewed, and the error resolved, or the batch will NOT be processed. Batches will continue to be displayed in this section until they are resolved or deleted. Hold reasons are described later in this document under *Origination Batches on Hold*.
2. *My Saved Batches (In Progress)* – This section is user specific. If the user started an origination batch, templates, or returns and “Saved as a Draft” to complete later, those items will appear only on that user’s *Overview* page. Items will stay here until they are completed or deleted.
 - a. This is also where batches or returns that were unreleased will appear. If it was unreleased and needs to be deleted, the user who created the batch or return will need to walk through the wizard to discard the item.
3. *Batches in Processing* – These are incoming and outgoing batches – that are currently being processed by the system. Batches only appear in this section during the short period of processing time.
4. *Files in Processing* – These are uploaded files that are currently being processed into the system. Files only appear in this section during the short period of processing time.

ACH Services – Origination & Receipt

5. *Batches Pending Cut-Off* – These are batches that have finished all post-release processing and are ready to be picked up by Alloya for processing. These batches can be unreleased by the credit union if necessary.
6. *Batches Rejected* – These are batches that have been marked as rejected. The batch will display in this section for a rolling 24-hour period of time. Users can click on the transaction line to view the details and see other options.
7. *Cut-Off File Recently Sent* – These are the files that Alloya has already picked up for processing. Cut-Off files will display in this section for a rolling 24-hour period of time.

Reconciliation Tab



The *Reconciliation* page is an on-demand report displayed in Premier PayLOGICS.

Incoming and outgoing ACH data are shown on this page for the current business date. An ACH user may choose to view a previous business day by selecting the calendar icon, or manually typing in a date, at the top of the page.

As this page is on-demand, no formal report is generated. However, a user may choose to print the page by printing directly from their browser.


The left side of the page lists all origination and return activity.

ACH Services – Origination & Receipt

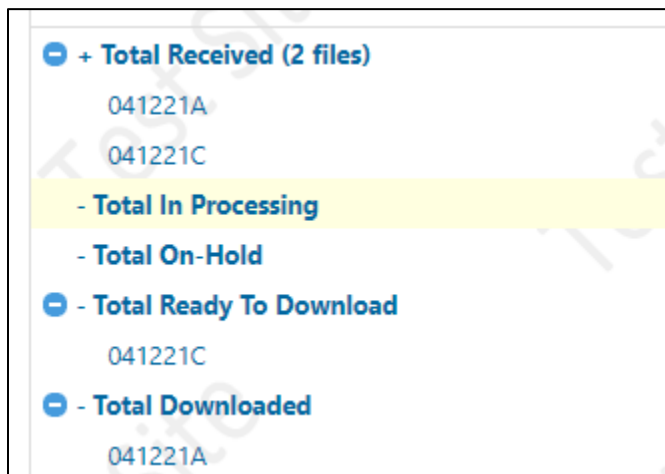
ACH RECONCILIATION				
Outgoing				
	Batch Count	Debit Amount	Credit Amount	
+ Total Uploaded	10	\$7,629.85	\$0.18	
+ Total Originated	7	\$1,184.46	\$2,328.00	
- Total Original Batches Split for Warehouse	0	\$0.00	\$0.00	
+ Total System Created Split Batches	0	\$0.00	\$0.00	
+ Total Received from Warehouse	0	\$0.00	\$0.00	
- Total Batch In Processing	0	\$0.00	\$0.00	
- Total File In Processing	0	\$0.00	\$0.00	
- Total On-Hold	0	\$0.00	\$0.00	
- Total Ready For Cutoff	11	\$7,847.08	\$0.18	
- Total Batches Added to Warehouse	0	\$0.00	\$0.00	
- Total Pending Export	0	\$0.00	\$0.00	
- Total Exported	3	\$217.23	\$1,578.00	
- Total Rejected	3	\$750.00	\$750.00	
Difference	0	\$0.00	\$0.00	
Outgoing Breakdown				
	Batch Count	Debit Amount	Credit Amount	
Total Transactions	1	\$0.00	\$650.00	
Total Returns	13	\$8,064.31	\$928.18	
Total Notification of Changes	0	\$0.00	\$0.00	
Outgoing Same Day Summary				
	Debit Count	Credit Count	Debit Amount	Credit Amount
Total Same Day Entries	0	2	\$0.00	\$650.00
CURRENT WAREHOUSE BATCHES AS OF 4/13/2021 1:38:50 PM				
Outgoing				
	Batch Count	Debit Amount	Credit Amount	
+ Total Originated Batches in Warehouse	2	\$600.00	\$600.00	

The right side of the page lists all Receipt activity.

Incoming				
	Batch Count	Debit Amount	Credit Amount	
+ Total Received (2 files)	190	\$965,450.42	\$422,134.62	
- Total In Processing	0	\$0.00	\$0.00	
- Total On-Hold	0	\$0.00	\$0.00	
+ Total Ready To Download	181	\$259,004.82	\$348,941.10	
+ Total Downloaded	9	\$706,445.60	\$73,193.52	
Difference	0	\$0.00	\$0.00	
Incoming Breakdown				
	Batch Count	Debit Amount	Credit Amount	
Total Transactions	190	\$965,450.42	\$422,134.62	
Total Returns	0	\$0.00	\$0.00	
Total Notification of Changes	0	\$0.00	\$0.00	
Incoming Same Day Summary				
	Debit Count	Credit Count	Debit Amount	Credit Amount
Total Same Day Entries	639	252	\$230,536.03	\$285,654.82

Selecting the plus sign , users can expand/collapse all details to view a breakdown of specific ACH data.

ACH Services – Origination & Receipt



+ Total Received (2 files)
041221A
041221C
- Total In Processing
- Total On-Hold
- Total Ready To Download
041221C
- Total Downloaded
041221A

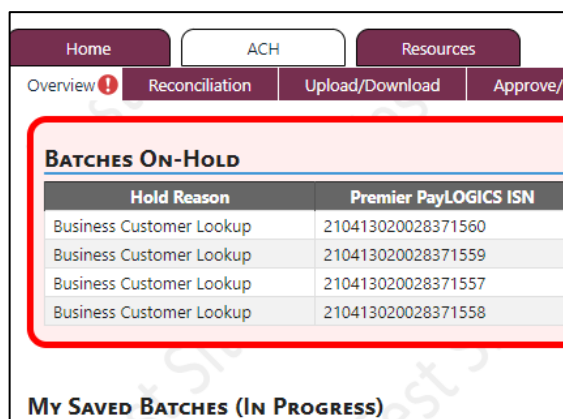
Additionally, the user may click any of the links in the page to be redirected to the Search or Details page to gain further information about the transaction, batch, or file.

Origination Batches on Hold

All batches will flow through a validation workflow. Any batch that does not pass the validations will be put on hold for correction. There are eight validations that the batch will flow through.

1. Business Customer Lookup

NOTE: Credit unions are also set up as *Business Customers* for ACH Origination to enable the company ID drop-down selection option in Premier PayLOGICS.



Hold Reason	Premier PayLOGICS ISN
Business Customer Lookup	210413020028371560
Business Customer Lookup	210413020028371559
Business Customer Lookup	210413020028371557
Business Customer Lookup	210413020028371558

MY SAVED BATCHES (IN PROGRESS)

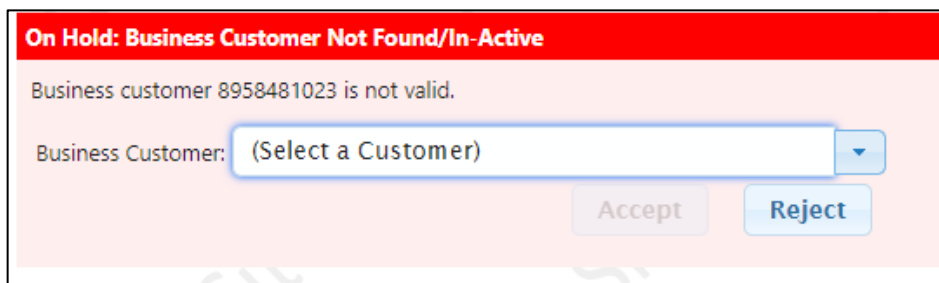
The first risk verification performed is on the company ID to determine if the batch is originated by an active company ID.

If the company ID is not defined or is not configured properly, then the batch will be placed on hold with the reason *Business Customer Lookup*. Click on the transaction line to open the dialogue window.

ACH Services – Origination & Receipt

Users with appropriate entitlements can either select a valid *Business Customer* and accept the batch to continue processing or reject the batch to prevent further processing.

Selecting a company ID from the dropdown list will give the user the option to *Accept* the batch. A new company ID can also be created and used to accept the batch on hold.



On Hold: Business Customer Not Found/In-Active

Business customer 8958481023 is not valid.

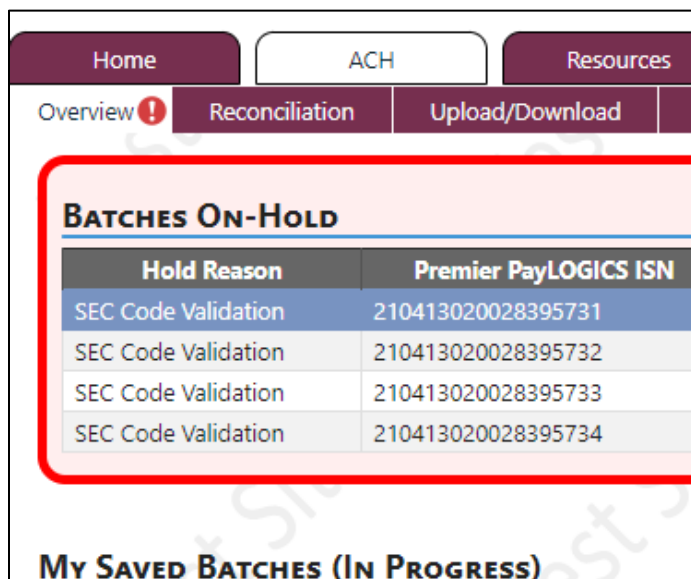
Business Customer: (Select a Customer)

Accept Reject

Information on creating company ID codes can be found [here](#).

2. SEC Code Validation

The second risk verification performed is at the batch level to determine if the company ID can originate batches using the SEC code contained in the batch.



Hold Reason	Premier PayLOGICS ISN
SEC Code Validation	210413020028395731
SEC Code Validation	210413020028395732
SEC Code Validation	210413020028395733
SEC Code Validation	210413020028395734

MY SAVED BATCHES (IN PROGRESS)

If a batch is for an SEC code that the *Business Customer* is not allowed to originate for, it will be placed on hold for *SEC Code Validation*. Click on the transaction line to open the dialog window.

Users with appropriate entitlements can either *Accept* the batch to continue processing or *Reject* the batch to prevent further processing.

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On Hold: SEC Code Not Allowed

CCD is not an SEC code allowed for the business customer.

Information on authorized SEC codes can be found [here](#).

3. Offset Validation

The third risk verification performed is at the entry level to determine if the batch contains an offset or not and if the system needs to create an offset for the batch.

Overview **!** Reconciliation Upload/Download

BATCHES ON-HOLD

Hold Reason	Premier PayLOGICS ISN
Offset Validation	210413020028395375

MY SAVED BATCHES (IN PROGRESS)

If a batch fails the verification, then it will be placed on hold for *Offset Validation*. Click on the transaction line to open the dialog window.

Users with appropriate entitlements can either *Bypass Offset Validation*, which will process the batch without an offset. Users can select to *Create Offset*, which will create an offset using the account number set up under the company ID or they can reject the batch.

Overview **!** Reconciliation Upload/Download Approve/Release Search Create ACH Transactions Create ACH Return

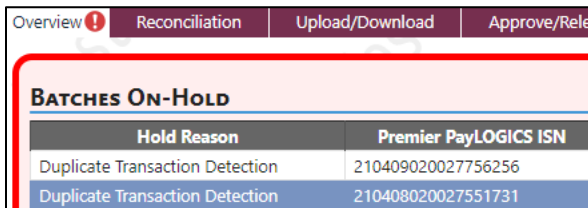
On Hold: Offset Validation Failed

This batch does not contain an offset entry, but the business customer is configured to expect offset entries with a valid account number in their batches.

Information on offset configuration can be found [here](#).

4. Duplicate Transaction Validation

The fourth risk verification performed is also at the entry level to determine if any entries in the batch are duplicates of other entries in that batch.



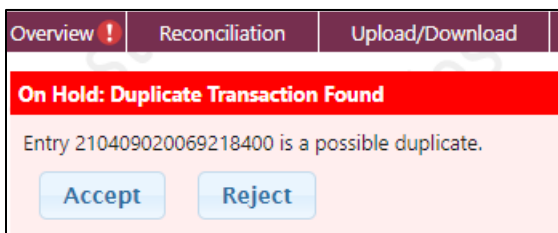
The screenshot shows a software interface with a navigation bar at the top containing 'Overview' (with a red exclamation mark icon), 'Reconciliation', 'Upload/Download', and 'Approve/Release'. Below the navigation bar is a section titled 'BATCHES ON-HOLD'. Under this title is a table with two columns: 'Hold Reason' and 'Premier PayLOGICS ISN'. The table contains two rows of data.

Hold Reason	Premier PayLOGICS ISN
Duplicate Transaction Detection	210409020027756256
Duplicate Transaction Detection	210408020027551731

The fields used to detect if a transaction is a potential duplicate are:

- Receiving Company Name/Individual Name
- Identification Number
- Receiving DFI Identification
- DFI Account Number
- Account Type
- Credit/Debit
- Transaction Code
- Amount

If a batch contains a suspected duplicate transaction, it will be placed on hold for *Duplicate Transaction Detection*. Click on the transaction line to open the dialog window.



Below the dialogue page, the batch information will be displayed.

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BATCH INFORMATION									
Created From Template Name: WKLY MON - WKLY MONDAY TRANSFER									
ISN	Company Name	Company Identification	Company Entry Description	Effective Entry Date	Company Descriptive Date	Company Discretionary Data	Standard Entry Class Code	Originating DFI Identification	Batch Number
210409020027756256			transfer	04/12/2021			Prearranged Payment and Deposit - (PPD)	27129101	
Number of Entries and Addenda		Total Credit Amount	Total Debit Amount						
24		\$2,197.45	\$2,197.45						
ENTRIES									
Actions	Individual Name	Individual Identification Number	Receiving DFI Identification	DFI Account Number	Account Type	Credit/Debit	Transaction Code	Amount	
View Details	debra	debra	071208297	52	Checking Account	Debit	27 - Checking Debit, Payment	\$90.00	
View Details	debra	debra	271291017	190	Savings Account	Credit	32 - Savings Credit, Deposit	\$90.00	
View Details	Martha	Martha	271291017	348	Savings Account	Debit	37 - Savings Debit, Payment	\$300.00	
View Details	Martha	Martha	113000023	586	Checking Account	Credit	22 - Checking Credit, Deposit	\$300.00	
View Details	Jeremy	Jeremy	074903719	000	Checking Account	Credit	22 - Checking Credit, Deposit	\$200.00	
View Details	Jeremy	Jeremy	271291017	120	Checking Account	Debit	27 - Checking Debit, Payment	\$200.00	
View Details	Christie	Christie	081210398	503	Checking Account	Credit	22 - Checking Credit, Deposit	\$100.00	
View Details	Christie	Christie	271291017	120	Checking Account	Debit	27 - Checking Debit, Payment	\$100.00	
View Details	Brent	Brent	071208297	110	Checking Account	Credit	22 - Checking Credit, Deposit	\$170.00	
View Details	Brent	Brent	271291017	120	Checking Account	Debit	27 - Checking Debit, Payment	\$170.00	
View Details	Aleia	Aleia	074000010	557	Checking Account	Debit	27 - Checking Debit, Payment	\$62.45	
View Details	Aleia	Aleia	271291017	432	Loan Account	Credit	52 - Loan Credit, Deposit	\$62.45	
View Details	Maria	Maria	074000010	939	Checking Account	Debit	27 - Checking Debit, Payment	\$50.00	
View Details	Maria	Maria	271291017	433	Savings Account	Credit	32 - Savings Credit, Deposit	\$50.00	
View Details	Maria	Maria	074000010	939	Checking Account	Debit	27 - Checking Debit, Payment	\$50.00	

By reviewing the entries, the user can identify the suspected transactions.

In this example, Maria has two identical transactions, which caused the duplicate suspect.

View Details	Maria	Maria	074000010
View Details	Maria	Maria	074000010
View Details	Maria	Maria	074000010

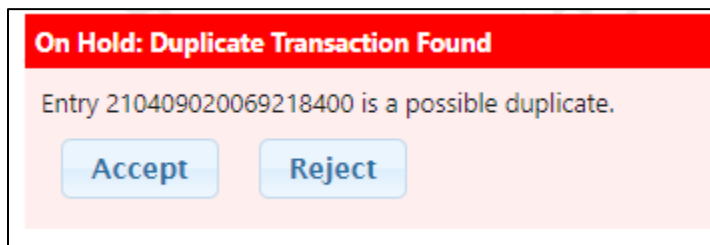
93993	Checking Account	Debit	27 - Checking Debit, Payment	\$50.00
	Savings Account	Credit	32 - Savings Credit, Deposit	\$50.00
93993	Checking Account	Debit	27 - Checking Debit, Payment	\$50.00

However, after reviewing the entries, Maria did two identical debits to her checking account and two credits to two separate saving accounts.

This is a typical duplicate detection occurrence.

In this case, the user would select to *Accept* the transaction to process the items.

ACH Services – Origination & Receipt



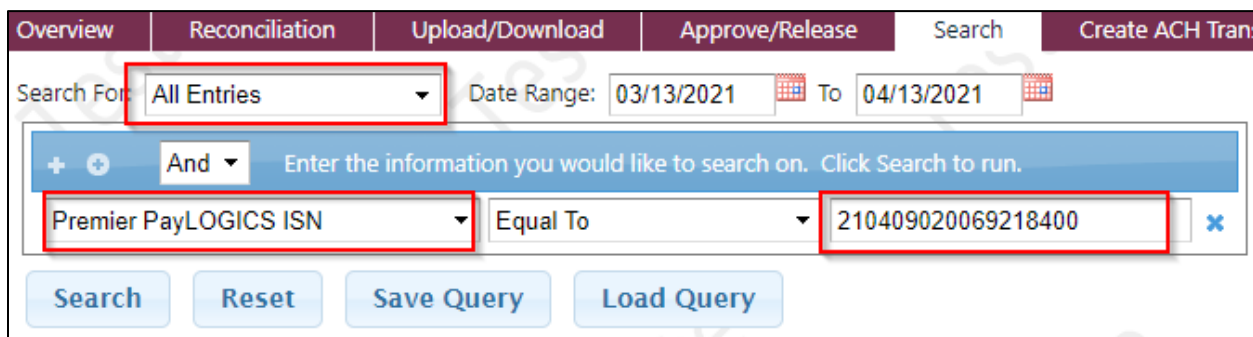
Users with appropriate entitlements will be able to *Accept* the batch to continue processing or *Reject* the batch to prevent further processing.

The dialogue box will display the *Individual Sequence Number (ISN)* of the duplicate suspect.

If a user was not able to resolve the suspect by looking at the batch and entry information pages, additional investigation may be necessary.

NOTE: In the example above, it states ENTRY and then the ISN. This information can be used to do a search for the duplicate.

Go to the *Search* tab to look up the transaction.

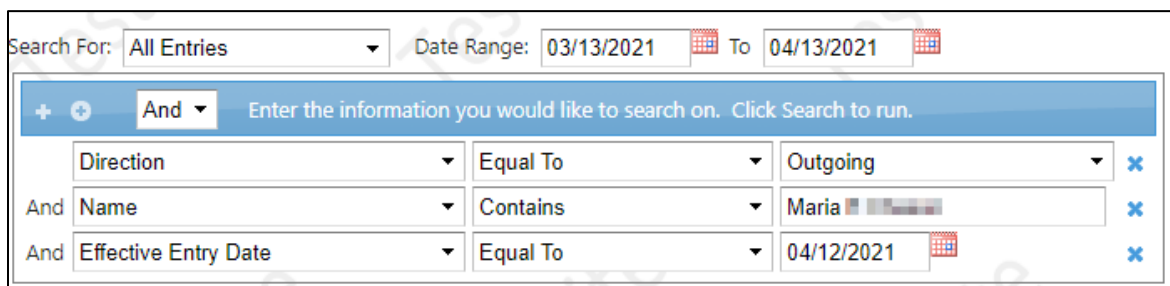


- Select *All Entries*.
- Select *Premier PayLOGICS ISN*.
- Enter the ISN.

The system will display the information about the transaction.

Click on the entry line to display the entry detailed information.

Using your member's name and the effective entry date of the transaction, perform another search.



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The results should help determine whether it is truly a duplicate or if the entries are correct and intentional.

Transaction Code	Receiving DFI	DFI Account Number	Trace Number	Amount
27 - Checking Debit, Payment	074	939		\$50.00
32 - Savings Credit, Deposit	271	433		\$50.00
27 - Checking Debit, Payment	074	939		\$50.00
32 - Savings Credit, Deposit	271	433		\$50.00

5. Batch Limit Validation

The fifth risk verification performed is at the batch level to determine if the batch exceeds the overall, credit and/or debit limits set for the company ID or *Business Customer*. If a batch is over any defined limits, then it will be placed on hold for *Batch Limit Validation*.

Alloya will not add batch limits. Credit unions can use this setting to set limits at the batch level.

Information on setting limits at the batch level can be found [here](#).

Users with appropriate entitlements will be able to *Accept* the batch to continue processing or *Reject* the batch to prevent further processing.

6. Transaction Limit Validation

The sixth risk verification performed is at the entry level to determine if any entry in a batch exceeds the overall, credit and/or debit limits set for the company ID or *Business Customer*. If a transaction is over any defined limits, then the batch will be placed on hold for *Transaction Limit Validation* with each transaction identified that is over the limit.

Alloya will not add transaction limits. Credit unions can use this setting to set transaction limits.

Information on setting limits at the transaction level can be found [here](#).

Users with appropriate entitlements will be able to *Accept* the batch to continue processing or *Reject* the batch to prevent further processing.

7. Daily Limit Validation

The seventh risk verification performed is at the batch level to determine if it exceeds the daily overall, credit and/or debit limits set for the company ID or *Business Customer*. If a batch is over any defined limits, then it will be placed on hold for *Daily Limit Validation*.

Alloya will not add daily limits. Credit unions can use this setting to set daily limits.

Information on setting daily limits can be found [here](#).

Users with appropriate entitlements will be able to *Accept* the batch to continue processing or *Reject* the batch to prevent further processing.

ACH Services – Origination & Receipt

8. Exposure Limit Validation

The eighth and final verification performed is at the batch level to determine if it exceeds the *Overall Credit Exposure* or *Credit/Debit Exposure* limits set for the company ID or *Business Customer*.

If a batch exceeds any exposure limits, then it will be placed on hold for *Credit Exposure Limit*.

Alloya will not add exposure limits. Credit unions can use this setting to set exposure limits.

Information on setting exposure limits can be found [here](#).

Users with appropriate entitlements will be able to *Accept* the batch and continue processing or *Reject* the batch to prevent further processing.

Duplicate Detection on Return Item Processing

Overview	Reconciliation	Upload/Download	Approve/Release
BATCHES ON-HOLD			
Hold Reason	Premier PayLOGICS ISN		
Duplicate Detection	210408020027694815		

Users can click on the transaction line to display the batch information.

BATCH INFORMATION			
Created From Template Name:			
ISN	Company Name	Company Identification	Company Entry Description
210408020027694819	AT&T Services	2742	CHECKPAYMT
Number of Entries and Addenda	Total Credit Amount	Total Debit Amount	
2	\$0.00	\$150.00	
ENTRIES			
Actions	Individual Name/Receiving Company Name	Check Serial Number	Receiving
1 View Details	910973614470030	2504	091000

Select the *View Details* link to display the return entry information.

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Original Entry Information	
ISN:	210408020069081171
Individual Name/Receiving Company Name:	910973614470030
Check Serial Number:	2504
Receiving DFI Identification:	091000019
DFI Account Number:	120001
Original Entry Account Type:	Checking Account
Original Entry Credit/Debit:	Debit
Transaction Code:	26 - Checking Debit, Return/NOC
Amount:	\$150.00
Entry Trace Number:	
Entry Derived From:	2104080020068764529
Original Entry Trace Number:	091000014223032
Original Receiving DFI Identification:	2724
Change Code:	

Return Information	
Return Reason Code:	R06 - Returned per ODFI's Request
Addenda Information:	

The original entry is hyperlinked in the display. Select the hyperlink.

ENTRY INFORMATION	
ISN:	210408020068764529
Individual Name/Receiving Company Name:	910973614470030
Check Serial Number:	2504
Receiving DFI Identification:	2724
DFI Account Number:	120001
Account Type:	Checking Account
Credit/Debit:	Debit
Transaction Code:	27 - Checking Debit, Payment
Amount:	\$150.00
Batch Settlement Date:	04/08/2021
Entry Trace Number:	091000014223032
Entry Derived From:	None

ADDENDA INFORMATION	
No addenda found	

DERIVED ENTRIES	
2104080020069081164	
2104080020069081167	
2104080020069081171	

ACH Services – Origination & Receipt

The original incoming entry will be displayed along with the *Individual Sequence Number (ISN)* of the entries that were derived for this entry.

Using the *Search* tab, search the transactions listed to determine if the current batch on hold is a duplicate and whether it should be rejected or accepted.

The screenshot shows a search interface with the following elements:

- Search For:** A dropdown menu with "All Entries" selected.
- Date Range:** Two date pickers, both set to "04/13/2021".
- Search Criteria:** A blue bar with a plus icon, a minus icon, and a dropdown menu with "And" selected. Below this bar is a search criteria field with a dropdown menu set to "Premier PayLOGICS ISN", a comparison operator dropdown set to "Equal To", and a text input field containing "2104080020069081164".
- Buttons:** "Search", "Reset", "Save Query", and "Load Query".

- Select *All Entries*.
- Narrow the *Date Range*.
- Select *Premier PayLOGICS ISN Equal To* and then add the ISN.