
International ACH Transactions (IAT) Processing

INTRODUCTION

This booklet covers the processing of International ACH Transactions (IAT), beginning with a handy Quick Reference Guide. This is followed by detailed information on running OFAC scans on addendum items and the resulting Audit Tracker conversations. The booklet continues, explaining the printing the ACH Exception report and how to return IATs and maintain any Notice of Change (NOC). The booklet concludes with directions on posting IATs, including transferring funds and the final posting of the secondary transaction descriptions.

CONTENTS

<u>QUICK REFERENCE GUIDE</u>	3
<u>VIEWING AND PERFORMING MAINTENANCE</u>	5
THE ACH EXCEPTIONS SCREEN	5
<u>RUNNING AN OFAC SCAN ON ADDENDUM ITEMS</u>	6
THE SCANNING PROCESS	6
OVERRIDING A SUSPECT SCAN	12
AUDIT TRACKER MESSAGES	14
ASSOCIATING AN ACCOUNT WITH AN IAT	15
<u>PRINTING THE IAT EXCEPTIONS LISTING REPORT</u>	18
<u>REPOSTING AN IAT</u>	19
HOW DOES REPOST WORK?	19
NSF FEES	19
ADDITIONAL ACH EXCEPTION REASONS	19
STEPS TO TAKE PRIOR TO REPOSTING A TRANSACTION	20
THE REPOST PROCESS	21

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For an updated copy of this booklet, check out the Reference Materials page of our website:
http://www.cuanswers.com/client_reference.php
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<u>RETURNING AN IAT OR MAINTAINING AN NOC</u>	<u>22</u>
RETURNING AN IAT	22
CREATING AN NOC	24
NOTE ON CREATING RETURNS OR (MAINTAINING) NOCS	26
<u>MANUALLY POSTING AN ACCOUNT ADJUSTMENT</u>	<u>28</u>
WORKING DISTRIBUTIONS	28
RECORDING SECONDARY DESCRIPTIONS	31

QUICK REFERENCE GUIDE

This is to serve as “Just the Basics” of the procedures you will need to follow to process your International ACH Transactions.

View International ACH Transactions on the ACH Exceptions Listing Screen (Use the ACH/Payroll Processing Menu (MNACHP) #4 – Work Daily ACH Exceptions) – **See Page 5**

- IATs are identified by a Y in the I column on the screen.
- The O column next to this column indicates the result of the scan. (No entry in this column indicates that a scan is not complete or that it has not been run, P indicates all scans resulted in a pass, F indicates that at least one scan has resulted in a fail, and an O indicates that a scan has been overridden.)
- You must run an OFAC scan on all required addendum items before you can process the IAT.
- CU*BASE will record Audit Tracker conversations for each OFAC scan run on an IAT only if a member account is associated with the IAT.

Associate Your IATs with a Member Account – See Page 15

1. Select an IAT on the ACH Exceptions Listing Screen (ACH/Payroll Processing Menu (MNACHP) #4 – Work Daily ACH Exceptions).
2. Use the Dist Maint option to associate an account with the transaction.

Run OFAC Scans on all Required Addendum Items – See Page 6

1. Select the IAT and use the OFAC option to run an OFAC scan on all required addendum items.
2. The addendum item will appear in the Individual OFAC Scan screen. Use F9-Organization Acct to switch to the run a scan on an organization. An OFAC scan can be run more than one time; the recorded one will be the last scan.
3. Use Enter to run the scan. Continue running the scans until all scans are run. If necessary mark a Suspect scan as Failed or override a Suspect scan.
4. The final screen will show the results of the scans. Use F7-Cancel to return to the ACH Exceptions Listing Screen. The results of the scan will appear on the screen in the O column.

Print the ACH Exceptions Listing Report – See Page 18

1. From the ACH Exceptions Listing screen, use F14-Print to print the ACH Exceptions Report (LACHXC).

Return IATs, Process NOCs – See Page 22

Select the IAT and use the Return or NOC option on the ACH Exceptions listing. Then follow standard ACH Exceptions processing, as you would with a domestic transaction. For manual IAT returns use F8-Add IAT Return, then F8-OFAC Scan to rerun a scan (if a current day scan was not run).

Post IATs with Passed OFAC Scans – See Page 19

1. Select the IAT and use the Post option.
2. You may distribute funds using the Transfer screen (Member Service (MNSERV) #5 – Transfer Funds or Phone Operator) or transfers can be set up to run automatically.

Manually Post IATs with Passed OFAC Scans and Distribute Funds – See Page 19

After ensuring that the IAT is not appearing on the ACH Exception Listing Screen for an additional reason (see page 19), post the IAT and distribute the funds.

1. Select the IAT and use the Account Adj option and follow standard ACH Exceptions Processing.

You may distribute funds using the Transfer screen (Member Service (MNSERV) #5 – Transfer Funds or Phone Operator) or

transfers can be set up to run automatically

Record the Secondary Transaction Description for the IAT – See Page 31

2. Use the Update Functions Menu (MNUPDA) #16 – Update Transaction Desc/State to record the secondary transaction description. This is found on the ACH Exceptions Report (LACHXC).

VIEWING AND PERFORMING MAINTENANCE

THE ACH EXCEPTIONS SCREEN

The ACH Exceptions screen is used to handle ACH items that could not post to member accounts for one reason or another, such as when CU*BASE could not find a member record to match the incoming ACH item. This screen should be monitored on a daily basis to generate any necessary return or notification of change (NOC) records to be transmitted back through the ACH system.

All International ACH Transactions will appear on this screen and will be indicated as such by having a Y in the I column on the screen. The O column next to this column indicates the result of the OFAC scan. (No entry in this column indicates that a scan is not complete or that it has not been run, P indicates all scans resulted in a pass, F indicates that at least one scan has resulted in a fail, and an O indicates that a scan has been overridden.)

You will need to run an OFAC scan on certain addendum items of all IATs.

ACH/Payroll Processing Menu (MNACHP) #4 - Work Daily ACH Exceptions

A "Y" in the "I" column indicates that this is an International ACH Transaction. The "O" column indicates the results of the OFAC Scan. (Blank indicates that the scans are not completed.)

Cd	Ty	I	O	Depositor ID	ACH Name	Company Name	Company ID	Account #	ACH Item Amount	Available
27	SU	V		18375	JIM	DISH NETWORK	C825690000		84.08	0.00
27	SU	V		10000	COREY	PAYPAL	PAYPALSI66	-110	9.13	1,076.95
27	SU	V		10000	TERRY	PAYPAL	PAYPALSI66	-110	43.47	1,120.04
27	SU	V		10000	greg	Trinity Global	PSTARS	-110	28.00	70.00
27	SU	V		10000	greg	Trinity Global	PSTARS	-110	20.00	70.00
27	SU	V		10000	greg	Trinity Global	PSTARS	-110	20.00	70.00
27	SU	V		10000	greg	Trinity Global	PSTARS	-110	45.00	70.00
27	SU	V		10000	greg	Trinity Global	PSTARS	-110	45.00	70.00
27	SU	V		10000	greg	Trinity Global	PSTARS	-110	45.00	70.00
27	SU	V		00000	AND P, KAREN R	MORTGAGE PAYMENT	R952318940	-111	1,512.16	95.35
27	SU	V		00000	AND P, KAREN R	MORTGAGE PAYMENT	R952318940	-111	1,512.16	95.35
27	SU	V		00000	AND P, KAREN R	MORTGAGE PAYMENT	R952318940	-111	1,512.16	95.35
27	SU	V		10000	MICHAEL	WF HOME MTG	U952318940	-110	923.44	942.26
27	SU	V		10000	MICHAEL	WF HOME MTG	U952318940	-110	923.44	942.26
27	SU	V		100002	JAMES A	WF HOME MTG	U952318940	-110	928.05	20.17
27	SU	V		100002	JAMES A	WF HOME MTG	U952318940	-110	928.05	20.17
27	SU	V		000109	GLASER	UZ WIRELESS UN	0000751800	-110	402.33	51.52
27	SU	V		100003	L STEDRY	AMERICAN EXPRESS	0005000008	-110	734.56	666.93
27	SU	V		100003	L STEDRY	AMERICAN EXPRESS	0005000008	-110	734.56	666.93

Stop Pay Comments Return NOC
 Delete Account Adjustment Inquiry
 Distribution Maintenance OFAC Scan Post

Backup F3
 Cancel F7
 RetNOC Maint F10
 Dsp Mbr Name F11
 Print F14

Multiple records can be selected using the Control key.
 Pre-note records are highlighted.

FR (3879) 9/24/10 08:24:02 [Learn About This Feature](#)

RUNNING AN OFAC SCAN ON ADDENDUM ITEMS

It is required that OFAC scans be run on certain addendum items of an IAT Transaction (names, institutions, and countries, for example). For each scan a result of a “Pass”, “Fail”, or “Override” will be recorded as separate Audit Tracker conversations of the associated member. See page 15 for directions on how to associate an account with an IAT.

The Audit Tracker record cannot be recorded if there is no account associated with the IAT. This is why it is so important to do maintenance on an IAT and to enter an account associated with the IAT before running the OFAC scan. See page 15.

THE SCANNING PROCESS

1. To run a scan on the addendum items of an IAT, select the IAT and use the OFAC Scan option.

ACH Exceptions Screen - Running an OFAC Scan

The screenshot shows a software interface titled "Work with Daily ACH Exceptions". At the top, there is a navigation bar with icons for back, forward, home, and help. Below the title bar is a table with columns: Cd, Ty, I, O, Depositor ID, ACH Name, Company Name, Company ID, Account #, ACH Item Amount, and Available. The table contains 27 rows of transaction data. Below the table is a menu with several options: Stop Pay Comments, Delete, Distribution Maintenance, Return, Account Adjustment, OFAC Scan (highlighted with a red circle), NDC, Inquiry, and Post. At the bottom left, there is a keyboard shortcut menu with options: Backup (F3), Cancel (F7), Ret/NOC Maint (F10), Dsp Mbr Name (F11), and Print (F14). At the bottom right, there are two informational messages: "Multiple records can be selected using the Control key." and "Pre-note records are highlighted." The status bar at the very bottom shows "FR (3879) 3/24/10 08:24:02" and a "Learn About This Feature" link.

Cd	Ty	I	O	Depositor ID	ACH Name	Company Name	Company ID	Account #	ACH Item Amount	Available
27	SU	V		10375	JIM	DISH NETWORK	C825590000		84.08	0.00
27	SU	V		10000	COREY	PAYPAL	PAYPALSI66	-110	9.13	1,076.95
27	SU	V		10000	TERRY	PAYPAL	PAYPALSI66	-110	43.47	1,120.04
27	SU	V		10000	greg	Trinity Global	PSTARS	-110	20.00	70.00
27	SU	V		10000	greg	Trinity Global	PSTARS	-110	20.00	70.00
27	SU	V		10000	greg	Trinity Global	PSTARS	-110	20.00	70.00
27	SU	V		10000	greg	Trinity Global	PSTARS	-110	45.00	70.00
27	SU	V		10000	greg	Trinity Global	PSTARS	-110	45.00	70.00
27	SU	V		10000	greg	Trinity Global	PSTARS	-110	45.00	70.00
27	SU	V		00000	AND P, KAREN R	MORTGAGE PAYMENT	R952318940	-111	1,512.16	95.35
27	SU	V		00000	AND P, KAREN R	MORTGAGE PAYMENT	R952318940	-111	1,512.16	95.35
27	SU	V		10000	MICHAEL	WF HOME MTG	U952318940	-110	923.44	942.26
27	SU	V		10000	MICHAEL	WF HOME MTG	U952318940	-110	923.44	942.26
27	SU	V		100002	JAMES A	WF HOME MTG	U952318940	-110	928.05	20.17
27	SU	V		100002	JAMES A	WF HOME MTG	U952318940	-110	928.05	20.17
27	SU	V		000109	GLASER	UZ WIRELESS UN	0000751000	-110	402.33	51.52
27	SU	V		100003	L STEDRY	AMERICAN EXPRESS	0005000008	-110	734.56	666.93
27	SU	V		100003	L STEDRY	AMERICAN EXPRESS	0005000008	-110	734.56	666.93

- The OFAC scan of the first addendum item will appear. It will appear as an Individual scan.

OFAC Scan - Individual



*CU*BASE assumes that the format will come in as First Name/Middle Initial/Last Name. You may need to edit the data prior to running the scan if the record comes in formatted differently.*

An addendum record may include two names, such as “Brad and Wendy Smith”. In this case you can run a separate OFAC scan for each name. In this example, you would run a scan for Brad Smith first and then (after running all of the scans) rerun the scan entering the name Wendy Smith the second time. Through this method, you will ensure that an Audit Tracker is recorded for a both scans, and therefore both names.

If you need to change to an Organization OFAC Scan, use F9-Organization Acct to change to the organizational scan.

OFAC Scan - Organizational

Session 0 CU*BASE GOLD - OFAC Name Breakdown

OFAC Name Breakdown

Entered name THE ABC COMPANY
Organization name THE ABC COMPANY

Countries on Suspect List	
Country ID	Country Name
	BALKANS
	DARFUR
	BELARUS
	DEMOCRATIC REPUBLIC OF THE CONGO
	COTE D'IVOIRE
	CUBA
	IRAQ
	IRAN

Backup F3
Individual Acct F9
Continue Ent

To properly perform the OFAC scan, please break the entered name down into first name, middle initial (if applicable), and last name. The first and last name fields are required.

FR (3865) 10/06/10 14:34:33 [Learn About This Feature](#)

3. Press Enter to run the scan on the first addendum item. The scan will either result in a Pass or Suspect. A Suspect must either be marked as Failed by using F10-Record as Failed or be overridden by using F20-Override/Continue. See the page 12 for a discussion overriding a failed scan

Successful Scan

Session 0 CU*BASE GOLD - OFAC Scan

Continue Ent Verification process complete; no hits found.

(388) [Learn About This Feature](#)

Suspect Scan

If the scan results in a "Suspect", you must either use F10-Record as Failed or F20- Override/Continue.

Session 0 CU*BASE GOLD - Verify New Member Identity

Verify New Member Identity

Name entered **BANK OF MEXICO**

Match Type	SDN Name	OFAC ID	SDN Type	OFAC Program	OFAC Remarks
COUNTRY	BANK OF MEXICO			MX	

Backup F3
Record as Failed F10
Override/Continue F20

WARNING: A possible match has been found in the current OFAC list.
Be sure to follow credit union policies regarding verifying identity!

(883) 8/20/09 08:55:10 [Learn About This Feature](#)

- When a scan results in a pass, press Enter to scan the next addendum item (accepting a Failure will automatically advance you to the next scan). Continue running the scans until all addendum items are run. Regardless of whether the result is a pass or fail, you must run a scan on all addendum items to complete the OFAC requirement.

The results of the scan on each individual addendum item will be written as an Audit Tracker conversation on the associated member's Audit Tracker. See the page 14 for examples of these conversations.

Note: Country names will be scanned automatically and you will not manually run these scans. An Audit Tracker conversation will be written to the account to record these automatic scans and a suspect window will appear if the country does not pass the scan.

- Once all the scans are run, you will move to the final screen which lists the results of the scans of each addendum items.

Following is a screen showing all passed addendum items:

Listing of OFAC Scan Results – Passed

Session 0 CU*BASE GOLD - Work with OFAC Scans

Work with OFAC Scans

Account 000 OLIVIA D MEMBER Effective date May 18, 2009
 Depositor ID 091 Company name GLOBAL TRANSFERS

OFAC Status	Scan Date	Scan User	Scan Data
Passed	Aug 20, 2009	;Y	OLIVIA'S COLLECTION
Passed	Aug 20, 2009	;Y	GLOBAL TRANSFERS INC.
Passed	Aug 20, 2009	;Y	ROYAL BANK
Passed	Aug 20, 2009	;Y	ANY UNITED STATES BANK

Run OFAC Scan

Multiple records can be selected using the Control key.

(3636) 8/20/09 08:42:02 Learn About This Feature

If the results include a failed scan, the results might look like this:

Listing of OFAC Scan Results – One Failed

You have the option of rerunning any scan. While an Audit Tracker record will be recorded for each scan, the results of the final scan will be recorded as the final scan result. Simply select the item and then the Run OFAC Scan option.

Session 0 CU*BASE GOLD - Work with OFAC Scans

Work with OFAC Scans

Account 0-000 OLIVIA D MEMBER Effective date May 18, 2009
 Depositor ID 21 1-1 Company name BANK OF MEXICO

OFAC Status	Scan Date	Scan User	Scan Data
Passed	Aug 20, 2009	-9	PEDRO SANCHEZ
Failed	Aug 20, 2009	-9	BANK OF MEXICO
Passed	Aug 20, 2009	-9	BANK OF MEXICO
Passed	Aug 20, 2009	-9	SOUTHWEST BANK

Run OFAC Scan

Multiple records can be selected using the Control key.

(3636) 8/20/09 08:47:34 Learn About This Feature

- Use F7-Cancel to return to the ACH Exceptions screen. The results of the scan (P for Passed, F for Failed or O for Overridden) will appear in the O column on the screen. A blank in this column indicates that all scans were not run.

ACH Exceptions Listing Screen with OFAC Indicators

Session 0 CU*BASE GOLD - Work with Daily ACH Exceptions

Work with Daily ACH Exceptions

Cd	Ty	I	O	Depositor ID	ACH Name	Company Name	Company ID	Account #	ACH Item Amount	Available
27	SU	I		10375	JIM	DISC NETWORK	0025590000		84.00	0.00
27	SU	V		10000	CDREY	PAYPAL	PAYPALSI66		9.13	1,076.95
27	SU	V	P	10000	TERRY	PAYPAL	PAYPALSI66		43.47	1,120.04
27	SU	V	F	10000	greg	Trinity Global	PSTARS		20.00	70.00
27	SU	V		10000	greg	Trinity Global	PSTARS		20.00	70.00
27	SU	V	O	10000	greg	Trinity Global	PSTARS		20.00	70.00
27	SU	V		10000	greg	Trinity Global	PSTARS		45.00	70.00
27	SU	V		10000	greg	Trinity Global	PSTARS		45.00	70.00
27	SU	V		10000	greg	Trinity Global	PSTARS		45.00	70.00
27	SU	V		00000	AND P	MORTGAGE PAYMENT	R952318940		1,512.16	95.35
27	SU	V		00000	AND P	MORTGAGE PAYMENT	R952318940		1,512.16	95.35
27	SU	V		00000	AND P	MORTGAGE PAYMENT	R952318940		1,512.16	95.35
27	SU	V		10000	MICHAEL	WF HOME MTG	U952318940		923.44	942.26
27	SU	V		10000	MICHAEL	WF HOME MTG	U952318940		923.44	942.26
27	SU	V		10000	JAMES A	WF HOME MTG	U952318940		928.05	20.17
27	SU	V		10000	JAMES A	WF HOME MTG	U952318940		928.05	20.17
27	SU	V		00010	GLASER	VZ WIRELESS UN	0000751800		402.33	51.52
27	SU	V		10000	L STEDRY	AMERICAN EXPRESS	0005000008		734.56	666.93
27	SU	V		10000	L STEDRY	AMERICAN EXPRESS	0005000008		734.56	666.93

Stop Pay Comments Return NOC
 Delete Account Adjustment Inquiry
 Distribution Maintenance OFAC Scan Post

Backup F3
Cancel F7
Ret/NOc Maint F10
Dsp Mbr Name F11
Print F14

Multiple records can be selected using the Control key.
 Pre-note records are highlighted.

FR (3879) 9/24/10 08:24:02 [Learn About This Feature](#)

Here we see the results of three different scans with three different outcomes: P, F, and O.

- Use the OFAC option to run the scans again, including the failed scans. This also allows you to view the results of the scans
- Once all the scans on the addendum items are run, you are ready to post or return the items. These processes are similar to how you handle domestic transactions.

OVERRIDING A SUSPECT SCAN

If the scan results in a possible Suspect, you have the option to record the Suspect as Failed or to override the results. A suspect scan will return the following screen:

OFAC Scan Suspect

If a scan results in a fail, you will need to either mark as Failed or override it.

The screenshot shows a web application window titled "Session 0 CU*BASE GOLD - Verify New Member Identity". The main heading is "Verify New Member Identity". On the left, there is a photo of a person. Below the photo are three buttons: "Backup F3", "Record as Failed F10", and "Override/Continue F20". The "Record as Failed F10" and "Override/Continue F20" buttons are circled. To the right of the photo is a table with the following data:

Match Type	SDN Name	OFAC ID	SDN Type	OFAC Program	OFAC Remarks
COUNTRY	BANK OF MEXICO			MX	

At the bottom of the window, there is a green warning box with a yellow triangle icon: "WARNING: A possible match has been found in the current OFAC list. Be sure to follow credit union policies regarding verifying identity!". The bottom status bar shows "FR (369) 8/20/09 08:55:10" and a "Learn About This Feature" link.

To override this Suspect scan, use F20-Override/Continue.

This will take you to the Tracker Entry screen where you can record the reason for the override. This conversation will be added to the member's Audit Tracker.

Tracker Conversation Entry – Recording Reason for Override

Member Tracker Entry

Account # Member **OLIVIA D MEMBER**
 Memo type **00** Conversations **66**
 Speaking to **OLIVIA D MEMBER**
 Suspected match overridden.

Phone Inq F2
 Save/Continue F5
 Previous F10
 Filter F16
 First F17
 Last F18
 Next F19
 Conversations F22
 Print Notice F23

Date **Aug 20, 2009**
 Time **08:57:12**
 Memo type **OFAC/PLC Pass**
 Created by **;Y**
 Need group
 Task
 Assigned
 Contact
 Follow up
 Complete

OFAC scan run on **08/20/2009**
 Scan run for IAT ACH transaction: **BANK OF MEXICO**
 Company Name: **BANK OF MEXICO** Company ID: **1**
 Report Run Date: **05/18/2009**

Conversations are ordered newest (First) to oldest (Last).

You will return to the Work with OFAC Scans screen where the Override status will appear on the list.

List of Scan Results with Override Status

Here you can see that the OFAC Status column indicates that this addendum item resulted in an override.

Work with OFAC Scans

Account **7207-000 OLIVIA D MEMBER** Effective date **May 18, 2009**
 Depositor ID **211170608-1** Company name **BANK OF MEXICO**

OFAC Status	Scan Date	Scan User	Scan Data
Passed	Aug 20, 2009	;Y PEDRO SANCHEZ	
Override	Aug 20, 2009	;Y BANK OF MEXICO	
Passed	Aug 20, 2009	;Y BANK OF MEXICO	
Passed	Aug 20, 2009	-9 SOUTHWEST BANK	

Run OFAC Scan

Multiple records can be selected using the Control key.

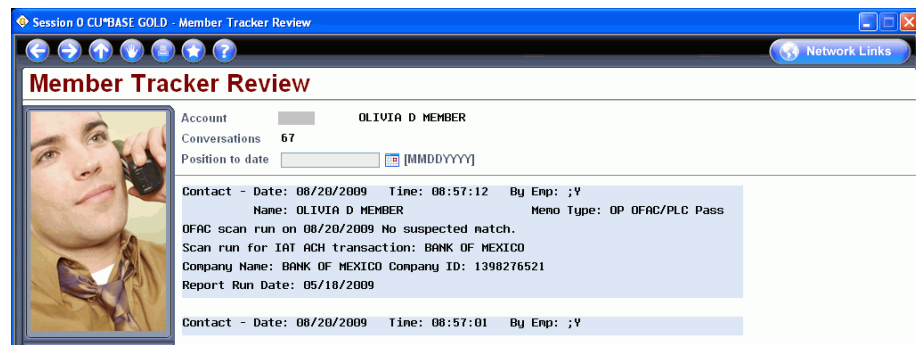
AUDIT TRACKER MESSAGES

The results of each scan of each addendum item are recorded in the member's Audit Tracker.

Note: Scans on country names will be run automatically (not manually), and you will only see the results of these scans during the scanning process if the scan results in a failure. You will see a record of this scan through a conversation in the member's Audit Tracker.

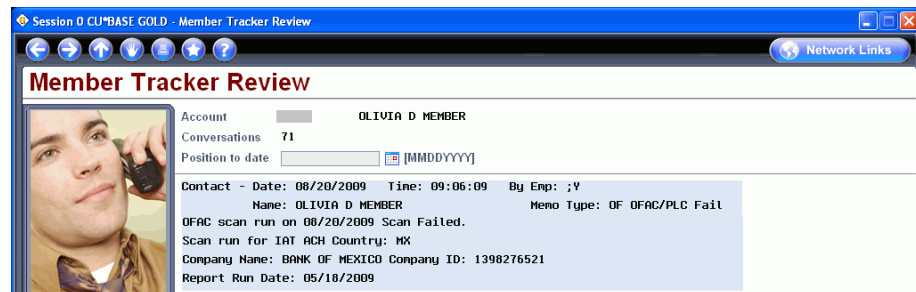
Following is an example of the Audit Tracker conversation that is recorded for a Pass (if an account is associated with the IAT record):

Audit Tracker Conversation Pass



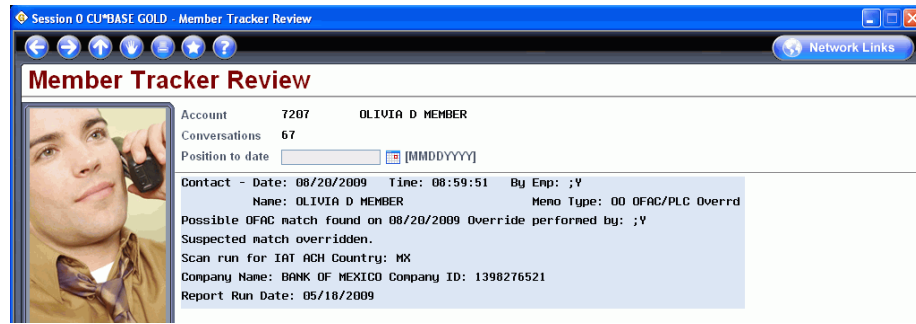
Following is an example of the Audit Tracker conversation that is marked as a Fail (if an account is associated with the IAT record):

Audit Tracker Conversation Fail



Following is an example of the Audit Tracker conversation that is recorded for an Override (if an account is associated with the IAT record):

Audit Tracker Conversation Override



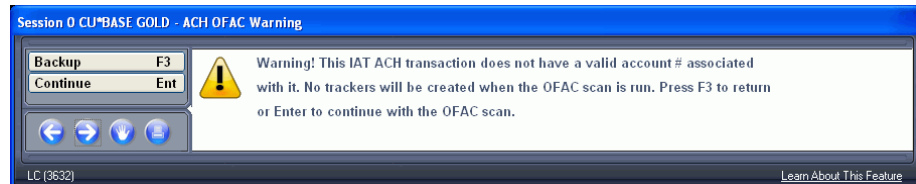
ASSOCIATING AN ACCOUNT WITH AN IAT

For IATs that do not have an account associated with them, it is important to first perform maintenance on these IATs to make this association. This step should be taken prior to running OFAC scans on the IATs.

*This is important because if the IAT has an account associated with it, CU*BASE will record an Audit Tracker conversation for each scan. If there is no account, CU*BASE will not display any record of the scans. The results of each scan will temporarily be stored in the ACHADA file, but will be purged after 60 days.*

If an account is not associated with the IAT, and you attempt to run an OFAC Scan, you will receive the following warning:

OFAC Warning - No Associated Account



1. To associate an account with an IAT, select an item in the list and use the Dist Maint option to display the master ACH Company record so that a distribution record can be added manually.

To access Member Inquiry and perform any needed research into member names and account numbers, select an item in the list and use the Inquiry option.

2. Enter the associated account in the Account or G/L field and use F5-Add/Update to return to the previous screen.

ACH Distribution Screen (First Screen)

Enter the associated account number in this field. That way there will be a record of each OFAC scan that is run. A conversation outlining the details of the OFAC scan will be recorded on the member's Audit Tracker.

- The ACH Distribution Maintenance screen appears, allowing you to add any needed distributions. These will automatically post when the IAT is posted, there is no need to manually post them.

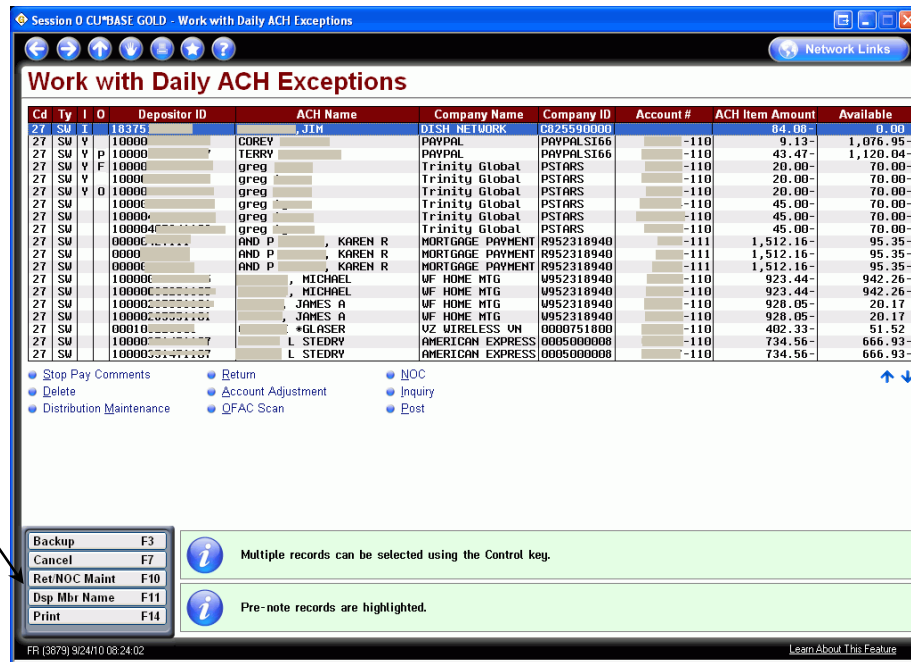
Your credit union may set restrictions on creating disbursements for international transactions as they require manual posting. Please check your own credit union policy regarding this matter.

ACH Distribution Screen (Second Screen)

4. You are now ready to run an OFAC Scan on this transaction. Use F3-Backup to return to the ACH Exceptions screen where you can now run the OFAC Scan.

PRINTING THE IAT EXCEPTIONS LISTING REPORT

We recommend that you first print the ACH Exceptions Report (LACHXC) using F14-Print before returning or posting any transactions.



Click F14-Print on this screen to print the report

IATs are now included on the ACH Exceptions Report (LACHXC). Included in the report is the SEC Code (IAT), followed by the Transaction Type (either a Secondary SEC code or a Description Type describing the transaction). The third line of each record contains the data required for disclosure to members. See “Recording Secondary Descriptions” on page 31.

ACH Exceptions Report (LACHXC)

Date	Depositor ID / Company ID / Comp Entry Desc	ACH Member Name / Company Name / Trans Desc	SEC/Type	Cd Ty	ACH Debit Amt	ACH Credit Amt	Account Number	Acct Cur Bal / Acct Avail Bal
8/26/09	8:31:05	TEST CREDIT UNION	LACHXC				PAGE 1	
ACH EXCEPTIONS LISTING								
5/18/09	291479301-0 1398276521 TRANSFER	PEDRO SANCHEZ ABC GROCERY STOR Term# 200509*321 EAST MARKET STREET*MEXICO CITY*MX\	IAT/POS	27 SW	25.00			.0 .0

The detail of the IAT transactions will appear on both the PACXTB (ACH Detail Report) and the PACHD (ACH Suspense Update Exception Report).

NEW! REPOSTING AN IAT

HOW DOES REPOST WORK?

The repost in effect simply runs the transaction through the posting process again. This was previously done through an account adjustment.

Unlike Share Draft reposting which is a batch process, ACH re-post works with transactions one at a time. After doing any OFAC scans or other needed maintenance to the item (such as entering a correct account number), you simply select the transaction and use the new Post option. CU*BASE collects the necessary information in a screen for your review, and you simply use F5-Post to complete the process of posting the transaction to the member's account, *complete with all the standard secondary transaction information that came in with the original ACH item.*

If you select multiple items from the Exceptions listing, CU*BASE will process them one at a time, working from the top item to the bottom item on the list. (For this reason, you may choose to run your credits first and your debits second since a member may receive an incoming transaction that will provide funds for an outgoing one.) If the item still can't post for some reason, it will reappear on the Exceptions list.

NSF FEES

NSF fees are not charged when you use the Post option. Any **NSF fees** associated with a debit item that had an invalid account on the original posting would need to be manually charged through account adjustment if desired. Remember that this new Post feature will *never* post any NSF fees.

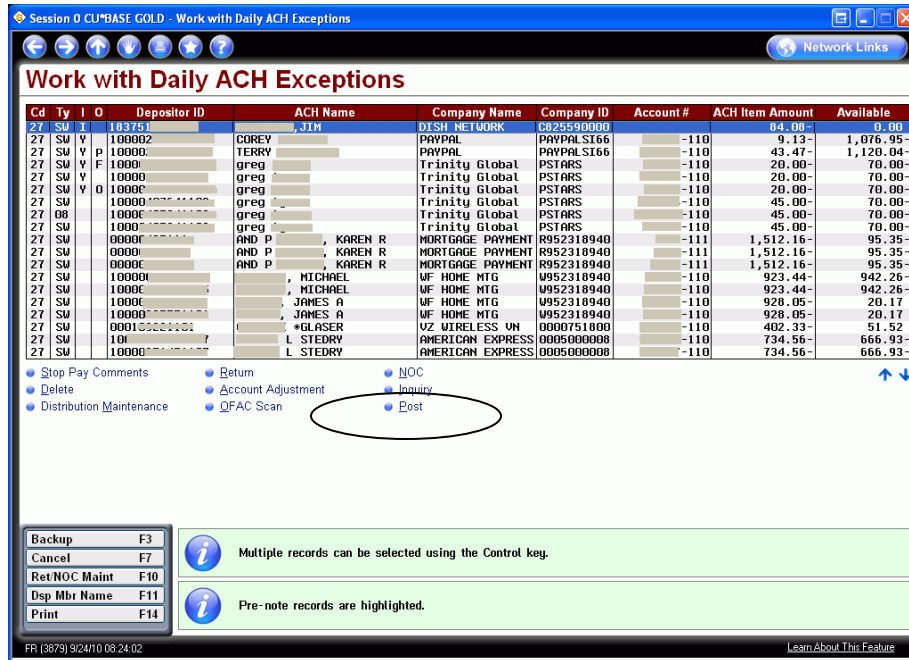
ADDITIONAL ACH EXCEPTION REASONS

All International ACH Transactions appear on the ACH Exceptions Listing screen. However, this may not be the only reason that these transactions are exceptions. For example, these transactions may also have stop pays placed on them. Items that are both IAT and stop payment items will not appear on the ACH Processing Transaction Register – Error Report (TACHD4). However, stop pays will be noted with a 08 on both the ACH Exception Screen (see below) and LACHXC Report. Use the Stop Pay Comments option on the ACH Exeptions screen for the IAT to discern whether a transaction matches a stop pay using the Comments option.

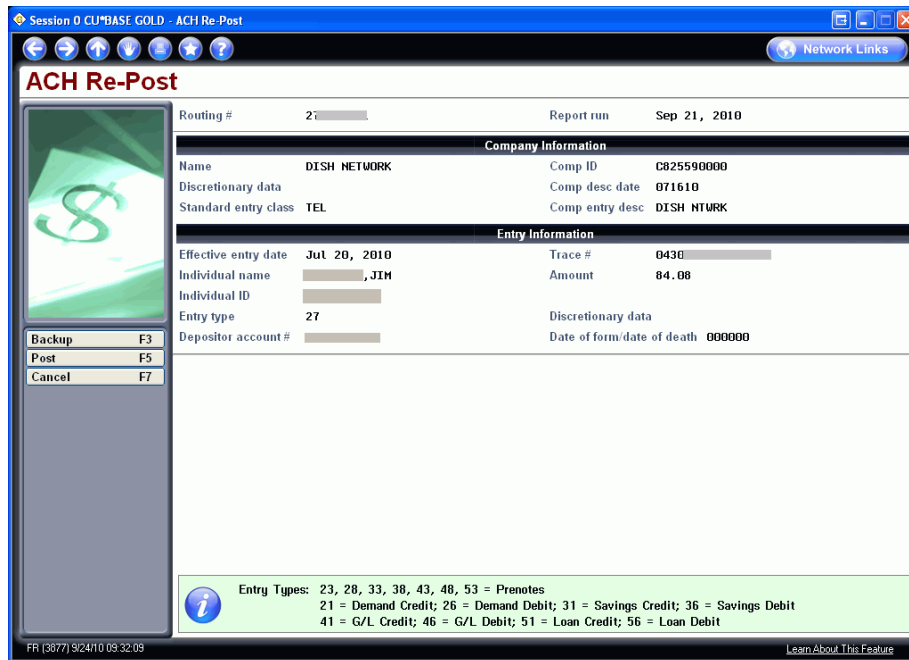
International ACH Transactions might also be on the ACH Exceptions listing for other reasons, such as a frozen account, NSF with overdraft protection, non-sufficient funds, or because of automated non-returns. Check Inquiry to determine if ODP transfers need to be made, any NSF or ANR fees are needed, and if items should be posted or returned.

THE REPOST PROCESS

To repost an IAT Transaction, select the transaction and use the Post option.



Confirm the information on the screen and use F5-Post to complete the repost.



RETURNING AN IAT OR MAINTAINING AN NOC

Before you post your IAT Traction, you should process any IAT returns and NOCs. They are processed following a procedure similar to how you would handle a domestic transaction.

RETURNING AN IAT

An IAT transaction may need to be returned for any number of circumstances. To process a return, follow the same process as when you return a domestic ACH Item. Select the IAT and use the Return option.

NOTE: OFAC scans must be run prior to returning an IAT.

ACH Exceptions Listing Screen - Returning an Item

Cd	Ty	I	O	Depositor ID	ACH Name	Company Name	Company ID	Account #	ACH Item Amount	Available
27	SU	V		100002	COREY, JIM	DISCOVER NETWORK	0025390000		04.00	04.00
27	SU	V	P	100002		PAYPAL	PAYPALSI66	-110	94.13	1,076.95
27	SU	V	F	10000	TERRY	PAYPAL	PAYPALSI66	-110	43.47	1,120.04
27	SU	V	F	10000	greg	Trinity Global	PSTARS	-110	20.00	70.00
27	SU	V	F	10000	greg	Trinity Global	PSTARS	-110	20.00	70.00
27	SU	V	O	10000	greg	Trinity Global	PSTARS	-110	20.00	70.00
27	SU	V	O	10000	greg	Trinity Global	PSTARS	-110	45.00	70.00
27	00			10000	greg	Trinity Global	PSTARS	-110	45.00	70.00
27	SU	V		10000	greg	Trinity Global	PSTARS	-110	45.00	70.00
27	SU			00000	AND P, KAREN R	MORTGAGE PAYMENT	R952318940	-111	1,512.16	95.35
27	SU			00000	AND P, KAREN R	MORTGAGE PAYMENT	R952318940	-111	1,512.16	95.35
27	SU			00000	AND P, KAREN R	MORTGAGE PAYMENT	R952318940	-111	1,512.16	95.35
27	SU			10000	, MICHAEL	WF HOME MTG	U952318940	-110	923.44	942.26
27	SU			10000	, MICHAEL	WF HOME MTG	U952318940	-110	923.44	942.26
27	SU			10000	, MICHAEL	WF HOME MTG	U952318940	-110	928.05	20.17
27	SU			10000	, JAMES A	WF HOME MTG	U952318940	-110	928.05	20.17
27	SU			000105000000	, GLASER	VZ WIRELESS UN	0000751800	-110	402.33	51.52
27	SU			101	L STEDRY	AMERICAN EXPRESS	0005000008	-110	734.56	666.93
27	SU			10000	L STEDRY	AMERICAN EXPRESS	0005000008	-110	734.56	666.93

The ACH Return Entry screen will appear. Simply enter a return code for that item and use Enter to save.

Returning an IAT (Detail)

This field is only available for IAT transactions. This may be needed to determine the proper return reason code.

Session 0 CU*BASE GOLD - ACH Return Entry

Return record last maintained Sep 01, 2009 By ;V
Routing # Report run Aug 20, 2009 [MMDDYY]

ACH Return Entry ADD

Company Information

Name	ABC GROCERY STOR	Comp ID	1398276521
Discretionary data		Comp desc date	000000
Standard entry class	IAT	Comp entry desc	TRANSFER
Transaction type	POS		

Entry Information

Effective entry date	May 18, 2009 [MMDDYY]		
Individual name	PEDRO SANCHEZ		
Individual ID	579		
Entry type	26	Trace #	11
Depositor account #	24	Amount	25.00
		Discretionary data	00
Return reason	R01	Date of form/date of death	Sep 01, 2009 [MMDDYY]

Entry Types: 23, 28, 33, 38, 43, 48, 53 = Prenotes
21 = Demand Credit; 26 = Demand Debit; 31 = Savings Credit; 36 = Savings Debit
41 = G/L Credit; 46 = G/L Debit; 51 = Loan Credit; 56 = Loan Debit

Backup F3
Cancel F7

FR (1604) 9/01/09 13:20:25 Learn About This Feature

*Don't be concerned if you do not see all of the addenda items listed. CU*BASE will include them all in the return. The addenda information is also stored in the ACHADA file.*

Then use F3-Backup to return to the ACH Exceptions Listing screen.

CREATING AN NOC

To create an NOC, follow the same process you use for a domestic ACH Item. Select the IAT and use the NOC option.

NOTE: OFAC scans must be run prior to maintaining a NOC for IAT.

ACH Exceptions Listing Screen - Maintaining an NOC

Session 0 CU*BASE GOLD - Work with Daily ACH Exceptions

Work with Daily ACH Exceptions

Cd	Ty	I	O	Depositor ID	ACH Name	Company Name	Company ID	Account #	ACH Item Amount	Available
27	SU	V	P	100002	COREV	PAYPAL	PAYPALSI66	-110	94.13	1,076.95
27	SU	V	P	10000	TERRY	PAYPAL	PAYPALSI66	-110	43.47	1,120.04
27	SU	V	F	10000	greg	Trinity Global	PSTARS	-110	20.00	70.00
27	SU	V	F	10000	greg	Trinity Global	PSTARS	-110	20.00	70.00
27	SU	V	O	10000	greg	Trinity Global	PSTARS	-110	20.00	70.00
27	SU	V	O	10000	greg	Trinity Global	PSTARS	-110	45.00	70.00
27	08			10000	greg	Trinity Global	PSTARS	-110	45.00	70.00
27	SU			10000	greg	Trinity Global	PSTARS	-110	45.00	70.00
27	SU			00000	AND P	MORTGAGE PAYMENT	R952318940	-111	1,512.16	95.35
27	SU			00000	AND P	MORTGAGE PAYMENT	R952318940	-111	1,512.16	95.35
27	SU			00000	AND P	MORTGAGE PAYMENT	R952318940	-111	1,512.16	95.35
27	SU			100000	MICHAEL	WF HOME MTG	U952318940	-110	923.44	942.26
27	SU			10000	MICHAEL	WF HOME MTG	U952318940	-110	923.44	942.26
27	SU			10000	JAMES A	WF HOME MTG	U952318940	-110	928.05	20.17
27	SU			10000	JAMES A	WF HOME MTG	U952318940	-110	928.05	20.17
27	SU			000105200000	GLASER	VZ WIRELESS UN	0000751800	-110	402.33	51.52
27	SU			101	L STEDRY	AMERICAN EXPRESS	0005000008	-110	734.56	666.93
27	SU			10000	L STEDRY	AMERICAN EXPRESS	0005000008	-110	734.56	666.93

- Stop Pay Comments
- Delete
- Distribution Maintenance
- Return
- Account Adjustment
- OFAC Scan
- NOC**
- Inquiry
- Post

Backup	F3
Cancel	F7
Ret NOC Maint	F10
Dsp Mbr Name	F11
Print	F14

Multiple records can be selected using the Control key.

Pre-note records are highlighted.

FR [3879] 9/24/10 08:24:02 [Learn About This Feature](#)

Simply complete the Change Code/Change fields according to the instructions in your ACH Rule Book.

*NOTE: CU*BASE allows the entry of NOC transactions for IAT records. However, keep in mind that all foreign countries do not accept the records for changes. It may be necessary to use alternate means of relaying this information back to the originating financial institution.*

Adding an NOC

Session 0 CU*BASE GOLD - ACH NOC Entry

ACH NOC Entry

Return record last maintained Aug 27, 2009 By ;V
Routing # 2 Report run Aug 20, 2009 [MMDDYY]

Company Information

Name	BANK OF MEXICO	Company ID	1390276521
Discretionary data		Comp desc date	000000
Standard entry class	IAT	Comp entry desc	TRANSFER

Entry Information

Effective entry date	May 18, 2009 [MMDDYY]		
Individual name	PEDRO SANCHEZ		
Individual ID	5793	Trace #	91C
Entry type	21 = Demand Credit		
Depositor account #	211170600-1	Discretionary data	10
Change code	C01		
Change field 1			
Change field 2		Change field 3	

Backup F3
Cancel F7

FR (1605) 02/27/09 10:54:21 [Learn About This Feature](#)

NOTE ON CREATING RETURNS OR (MAINTAINING) NOCS

The following screen is accessed via F10-Return/NOC Maint from the ACH Exceptions Listing Screen. To process an Return, use F5-Add Return. To process an NOC, use F6-Add NOC. These separate options are due to the format changes in IAT Transactions.

ACH Returns /NOC Maintenance Screen

Company ID	Individual Name	Tracer #	Maintenance Date	Employee ID	Processed
1398276521	PEDRO SANCHEZ	9	Sep 09, 2009	-9	
1398276521	PEDRO SANCHEZ	91	Sep 09, 2009	-9	

Selecting either option will take you to the following screen:

Effective entry date [MMDDYYYY]

Company ID

Depositor account #

Trace #

Returning Manual IAT Requires Current Day OFAC Scan

An IAT that is manually returned, requires a current day OFAC Scan on all addendum items. To run the scans use F8-OFAC Scan.

ACH Return Entry ADD

Return record last maintained Dec 03, 2009 By +B
 Routing # 2 Report run [Sep 25, 2009] [MMDDYY]

Company Information			
Name	ODESK	Comp ID	1892863737
Discretionary data		Comp desc date	000000
Standard entry class	IAT	Comp entry desc	ODESK
Transaction type	MIS		

Entry Information			
Effective entry date	Sep 25, 2009		
Individual name	DALE		
Individual ID			
Entry type	21	Trace #	12
Depositor account #	00000	Amount	99.00
		Discretionary data	0
Return reason	02	Date of form/date of death	[Dec 03, 2009] [MMDDYY]

Entry Types: 23, 28, 33, 38, 43, 48, 53 = Prenotes
 21 = Demand Credit; 26 = Demand Debit; 31 = Savings Credit; 36 = Savings Debit
 41 = G/L Credit; 46 = G/L Debit; 51 = Loan Credit; 56 = Loan Debit

This will take you to the screen where you can rerun the OFAC Scan on all of the addendum items.

Work with OFAC Scans

Account 9-001 DALE Effective date Sep 25, 2009
 Depositor ID 00 Company name

OFAC Status	Scan Date	Scan User	Scan Data
Passed	Sep 25, 2009	JP	DALE
Passed	Sep 25, 2009	JP	ODESK
Passed	Sep 25, 2009	JP	Comerica Bank - California
Passed	Sep 25, 2009	JP	CREDIT UNION

Run OFAC Scan

Multiple records can be selected using the Control key.

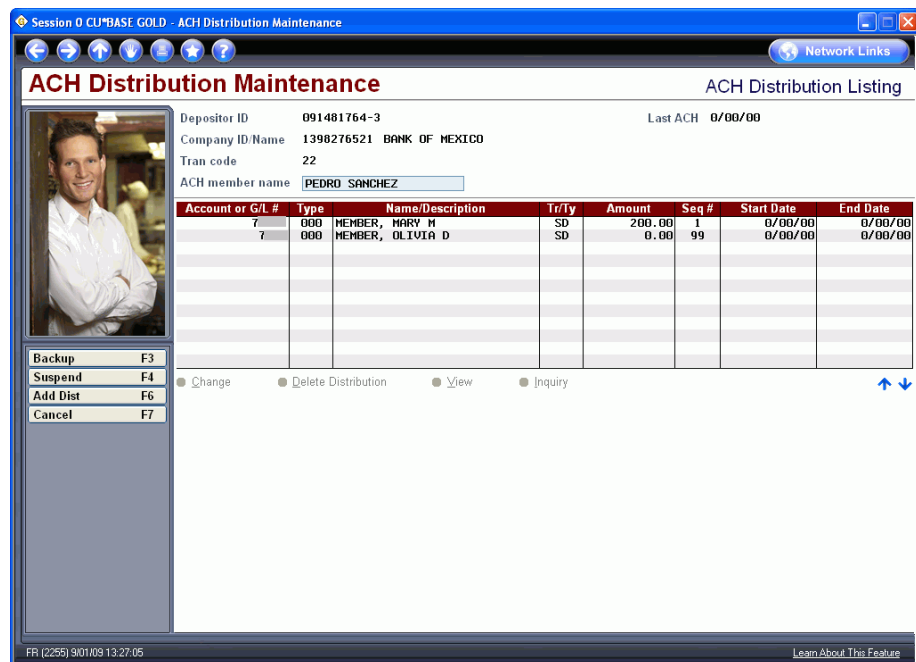
MANUALLY POSTING AN ACCOUNT ADJUSTMENT

There may be time that you choose to manually post a transaction instead of using the Post option. The following directions cover how you would do this process.

WORKING DISTRIBUTIONS

Once you have determined that an IAT should be posted, you should check its distributions since when you manually post a transaction, you will also need to manually transfer the distributions. Select the IAT and use the Dist Maint option (shown on the previous screen) to move to the ACH Distribution Maintenance Screen which lists the distributions.

ACH Distribution Maintenance Screen



The bottom of the screen lists the distribution records that control how this ACH record will be handled when it is posted. Record this information for when the IAT is posted to ensure that the funds are distributed properly.

ACH Exceptions Listing Screen - Posting an Account Adjustment

Work with Daily ACH Exceptions

Cd	Ty	I	O	Depositor ID	ACH Name	Company Name	Company ID	Account #	ACH Item Amount	Available
27	SU	V		103751	JIM	DISH NETWORK	002590000		84.00	0.00
27	SU	V	P	10000	CORRY	PAYPAL	PAYPALSI66		9.13	1,076.95
27	SU	V	P	10000	TERRY	PAYPAL	PAYPALSI66		43.47	1,120.04
27	SW	V	F	10000	greg	Trinity Global	PSTARS		-110	70.00
27	SW	V	F	10000	greg	Trinity Global	PSTARS		-110	70.00
27	SW	V	F	10000	greg	Trinity Global	PSTARS		-110	70.00
27	SW	V	F	10000	greg	Trinity Global	PSTARS		-110	70.00
27	SU	V	O	10000	greg	Trinity Global	PSTARS		45.00	70.00
27	SU	V	O	10000	greg	Trinity Global	PSTARS		45.00	70.00
27	SW	V		10000	greg	Trinity Global	PSTARS		-110	70.00
27	SU	V		00000	AND P	KAREN R	MORTGAGE PAYMENT	R952318940	-111	1,512.16
27	SU	V		00000	AND P	KAREN R	MORTGAGE PAYMENT	R952318940	-111	1,512.16
27	SU	V		00000	AND P	KAREN R	MORTGAGE PAYMENT	R952318940	-111	1,512.16
27	SW	V		10000	MICHAEL	WF HOME MTG	U952318940		-110	923.44
27	SW	V		10000	MICHAEL	WF HOME MTG	U952318940		-110	923.44
27	SW	V		10000	JAMES A	WF HOME MTG	U952318940		-110	928.05
27	SW	V		10000	JAMES A	WF HOME MTG	U952318940		-110	928.05
27	SW	V		000100000000	GLASER	VZ WIRELESS UN	0000751800		-110	402.33
27	SW	V		101	L STEDRY	AMERICAN EXPRESS	0005000008		-110	734.56
27	SW	V		10000	L STEDRY	AMERICAN EXPRESS	0005000008		-110	734.56

Multiple records can be selected using the Control key.

Pre-note records are highlighted.

To post an IAT, use the Account Adj option on the ACH Exceptions screen.

Member Account Adjustment (Screen 2)

Member Account Adjustment

Account # 7-000 OLIVIA D MEMBER

Principal G/L 901.00 Accrued G/L 854.01

Income/Expense G/L 380.10 Member branch 01

Status Before Correction

Account balance 4,637.45

YTD dividend 2.22

Accrued dividend 0.15

Type	Amount	Description	Offset	
			G/L #	Branch
02	500.00	ACH/ABC COMPANY	070.11	01
	0.00			
	0.00			
	0.00			
	0.00			

Status After Correction

Account balance 4,637.45

YTD dividend 2.22

Accrued dividend 0.15

This second screen is used to make adjustments to a member's account and an offsetting G/L account. There are two formats to this screen: one for loans and the other for share and certificate accounts.

The "Status Before Correction" section shows balance information about the account as it stands before any adjustment is posted. The "Status After Correction" section at the bottom of the screen will update to show the result of any adjustment entered on the screen (use Enter to see these totals update).

Up to five different adjustment transactions can be entered using the fields in the middle of the screen. Use Enter at any time to update the resulting totals and verify the amounts entered. When all entries are complete, use F5 to post the adjustment(s) to the member's account and the G/L.

You will return to either the Inquiry screen or the initial screen, depending on your initial selection.

It is recommended that you work all of your account adjustments prior to entering the secondary transaction description.

After working an adjustment, use the Transfer screen via the Member Service Menu (MNSERV) #5 – Member Transfers or Phone Operator Transfer to post any distribution transfers if needed. (Both options will take you to the same transfer screen, shown below.)

Transferring Funds

Session 0 CU*BASE GOLD - Member Account Transfer

Member Account Transfer

Transfer date: Oct 08, 2010
 Transfer amount: 500.00
 From account: 0800
 To account: 0800
 Description: PHONE TRANSFER
 Print receipt Charge fee

IRA/HSA code: [] []
 IRA/HSA code: [] []

Total shares	37,188.55
Total loans	0.00
Age	85
Transfers MTD	00
Number free	00
Fee amount	1.00

Optional secondary transaction description:

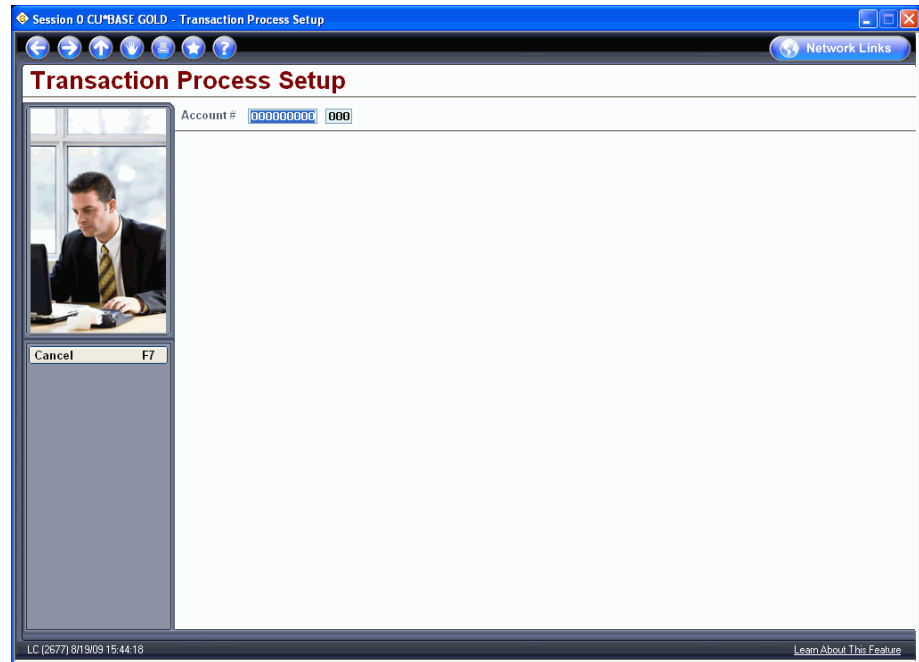
From Account		To Account	
Name	MARY MEMBER	Name	MARY MEMBER
Mbrshp designation	Individual	Mbrshp designation	Individual
Beginning available balance	16,337.91	Beginning balance	54.95
Transfer amount	500.00-	Transfer amount	500.00
Transfer adjustment	0.00	Transfer adjustment	0.00
Fee amount	1.00-		
Ending available balance	15,836.91	Ending balance	554.95

FR [3442]100810 14:11:47 [Learn About This Feature](#)

RECORDING SECONDARY DESCRIPTIONS

If you post an International ACH Transaction manually, you will need to record the secondary description for the statement.

Update Functions 2 Menu (MNUPDA) # 16 - Update Transaction Desc/State



1. Enter the account number and press Enter, to move to the following screen.

Second Screen



2. Select the transaction and select the Description/Statement option to enter the secondary description. This description, including check numbers can be found on the third line of each record on the ACH Exception Report (LACHXC).

ACH Exceptions Report (LACHXC)

Date	Depositor ID / Company ID Comp Entry Desc	ACH Member Name / Company Name Trans Desc	SEC/Type Cd Ty Check#	ACH Debit Amt	ACH Credit Amt	Account Number	Acct Cur Bal / Acct Avail Bal
8/26/09	8:31:05	TEST CREDIT UNION ACH EXCEPTIONS LISTING				LACHXC	PAGE 1 USER
5/18/09	291479301-0 1398276521 TRANSFER	OLIVIA MEMBER OLIVIAS FLOWERS Term# 200509*321 EAST MARKET STREET*MEXICO CITY*MX\	IAT/POS 27 SW	25.00			.0 .0

Entering the Secondary Description

Enter the secondary description found on the ACH Exception Report here.

Transaction Process Setup

Account # 000 OLIVIA D. MEMBER
Transaction sequence 11786

Transaction Information

Date Aug 26, 2009
Type 92
Code 15
Amount 500.00
Resulting balance 4,637.45

Description ACH - OLIVIAS FLOWER
Secondary description TRANSFER/TERM 200509*321 EAST MARKET STREET*MEXICO CITY*MX\
Include on member statement Print on statement

Update F5
Bypass F8

Remember to evaluate the effect on the running account balance before omitting a transaction from a member statement.

1. Use F5-Update to complete the process.