COMMERCIAL ADVANTAGE

Alerts
Quick Reference Guide

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Member FDIC

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Alerts Overview

Commercial Advantage provides multiple options for setting up alert messages to inform a user when specific balances, transactions or changes occur. For example, a Summary Balance alert can be sent when an opening available balance is less than a specified dollar amount, or an alert can be sent when a positive pay suspect file is received from the Bank.

This guide provides a quick overview of the setup process for alert recipients, how to add or edit an alert and how set up immediate alerts when specified conditions occur. Additional guidance is included on recommended alerts for Check Positive Pay, Reverse Positive Pay, and ACH Positive Pay are highlighted along with additional alert recommendations.

Alert Recipients

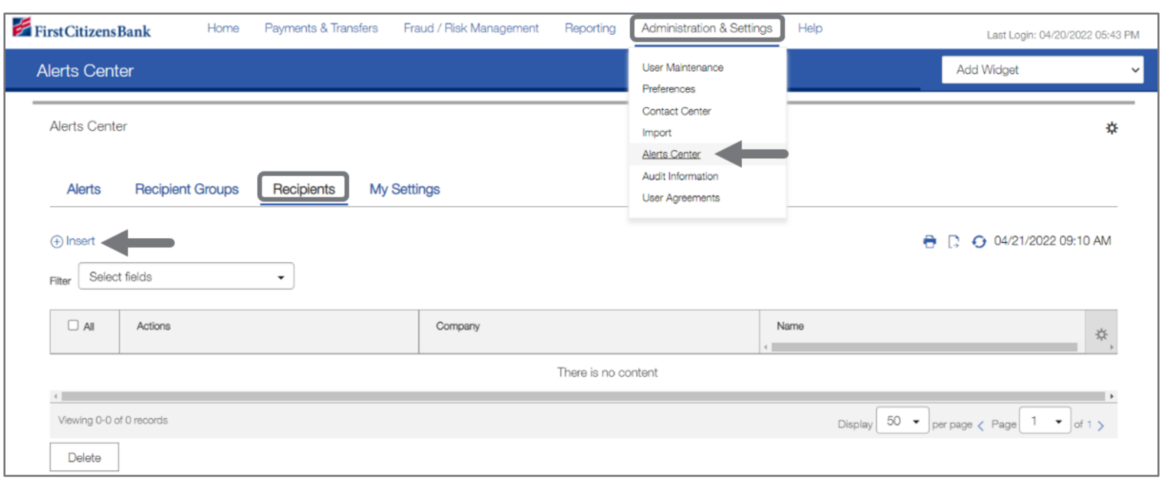
Alert Recipients are added to Commercial Advantage prior to setting up an alert. Options are available to set up an individual recipient or a group of recipients. We recommend setting up recipients or recipient groups before creating alerts. The option to specify a recipient is also listed on the alert screen.

Notes:

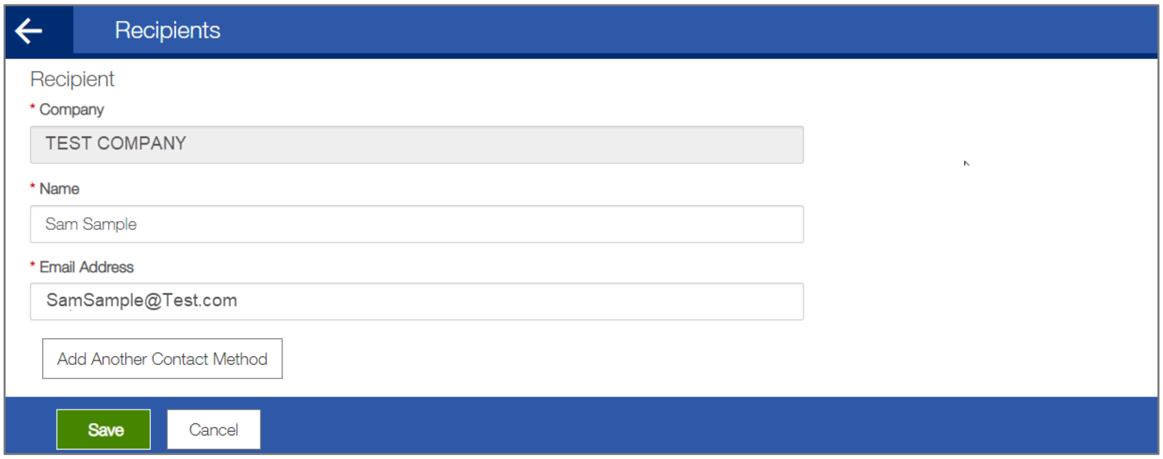
- Alerts, Alert Recipients and Recipient Groups can be managed by a single point of contact.
- Users have the option to add alerts within their own profile.
- Users may also be enrolled in alerts by other users. When a user (recipient) is enrolled in an alert or alert recipient group by another user, the recipient has no control over the alert settings or the option to remove themselves from the group. Any changes must be managed by the alert originator.

To add an Alert Recipient:

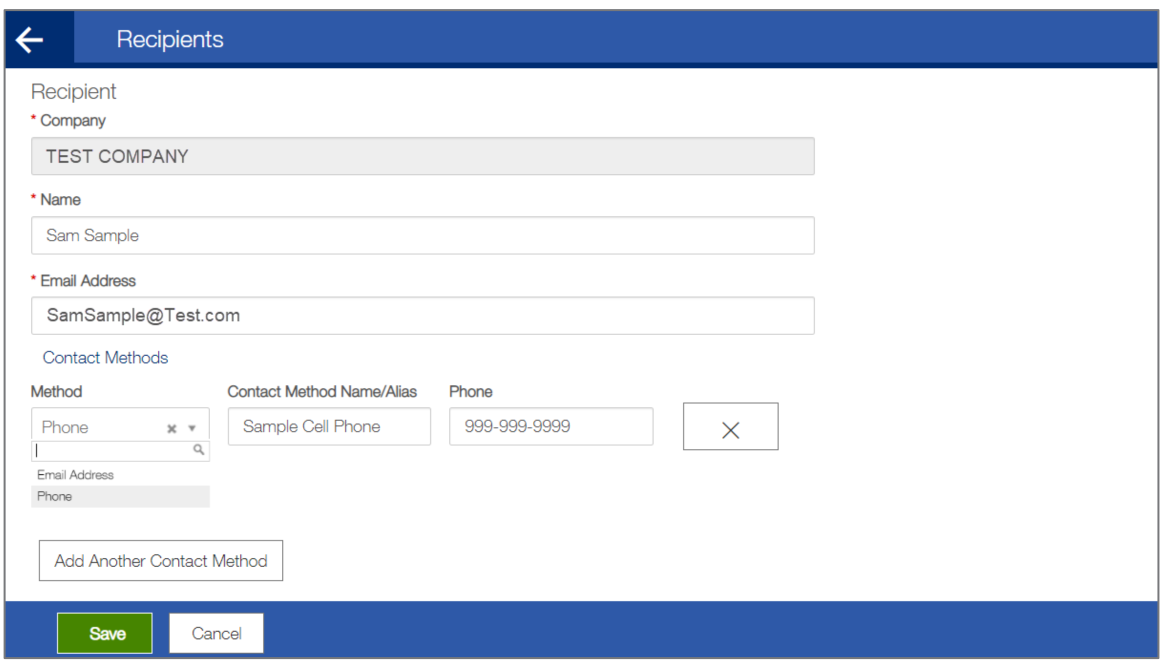
1. From the home page, select **Administration & Settings** and then select **Alerts Center**.
2. Select **Recipients**, and then select **Insert**.



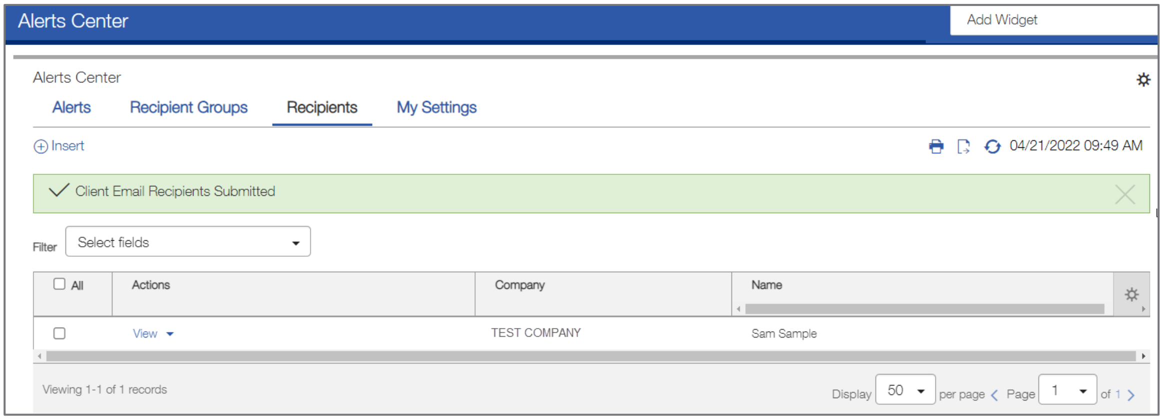
3. The system displays the **Recipients** screen.
    - The company name will automatically default.
    - Enter the recipient's name and email address.



4. To add a different method of contact for this recipient, select **Add Another Contact Method**.
5. From the drop-down, select another contact method and enter the contact information.
    - The value entered in the **Contact Method Name** / **Alias** field will be displayed on the alert creation screen.
    - Repeat this step additional contact methods.
    - Select the **X** icon to remove a contact method.



6. Select **Save**. A success message is displayed, and the recipient is listed in the **List View**. Continue adding alert recipients, as applicable.



Alert Recipient Groups

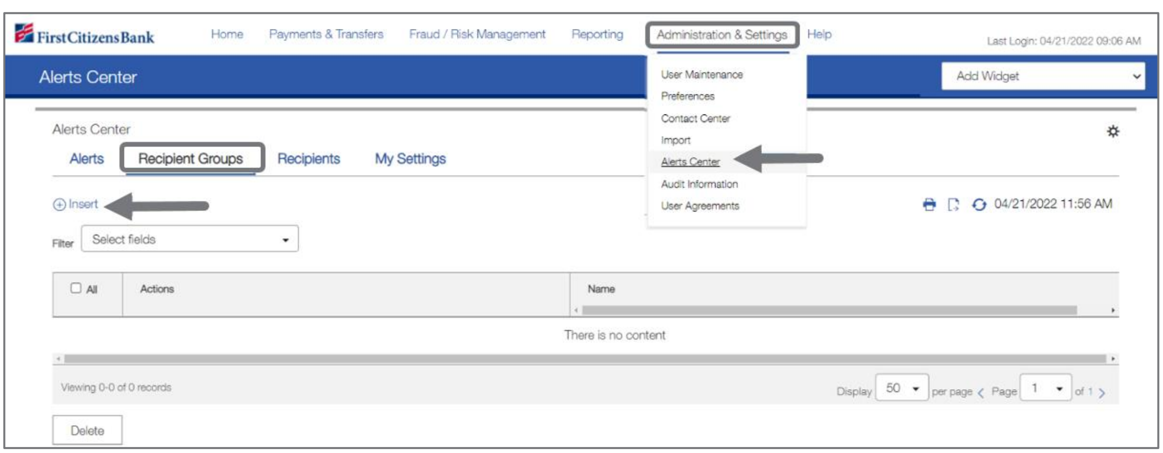
A Recipient Group of contacts can be added to an alert during the setup process. Alert Groups function well when multiple recipients will receive the same alerts.

A single point of contact can manage alerts and alert recipient groups. When an alert Recipient Group is used, the individual alert recipients have no control over the alert settings or the ability to remove themselves from the group. Any changes must be managed by the alert originator.

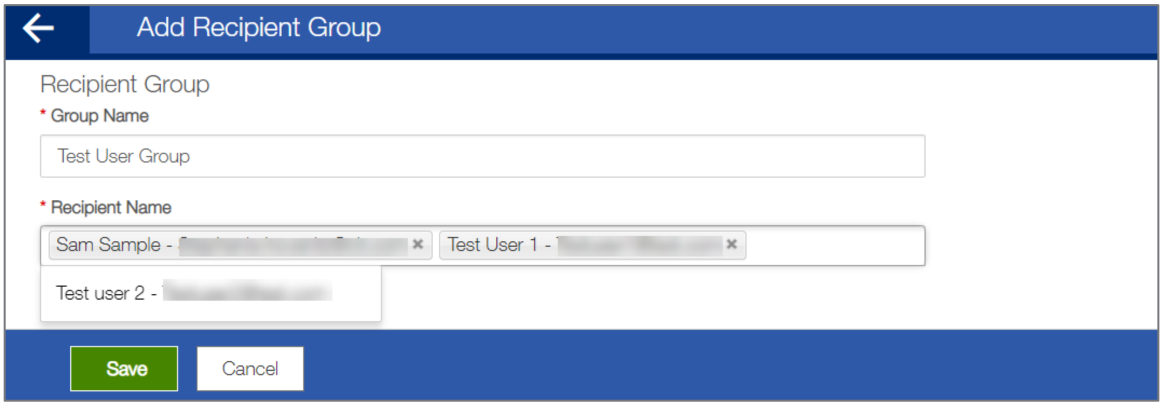
Alert recipients must be setup using the Add Recipients instructions prior to creating a Recipient Group.

To create a Recipient Group:

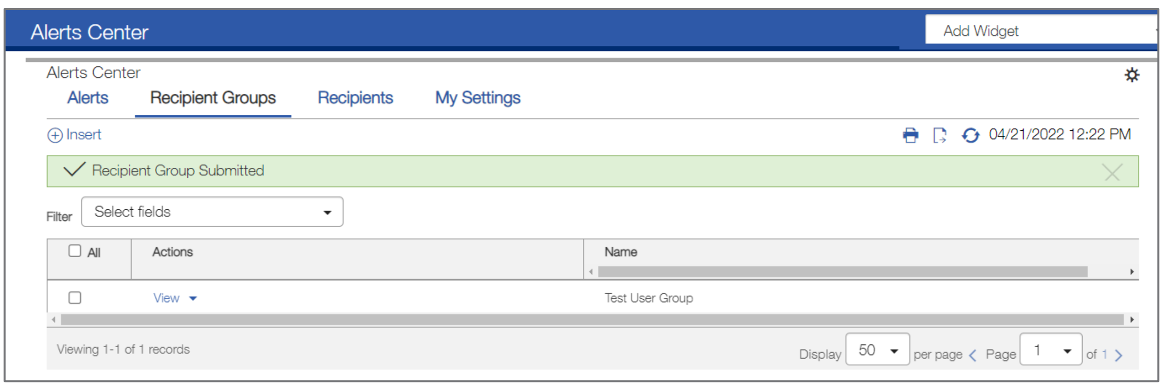
1. From the home page, select **Administration & Settings** and then select **Alerts Center**.
2. Select **Recipients Groups**, and then select **Insert**.



3. Enter a **Group Name**. Then, from the drop-down list, click on a recipient name to add to the Group.



4. Click on **Save** to continue. A success message is displayed, and the **Recipient Group** is listed in the **List View**.



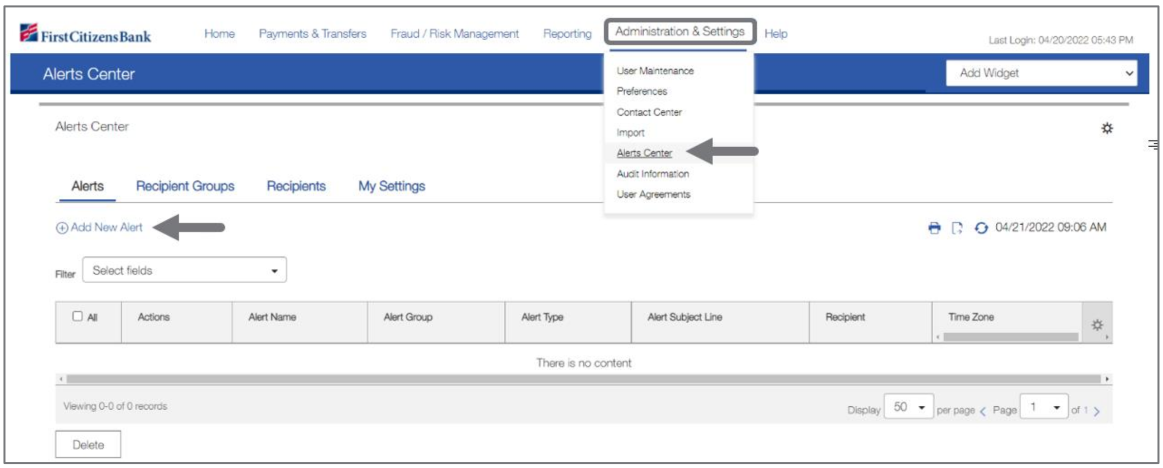
Adding an Alert

Users have the option to add alerts within their own profile.

Users may also be enrolled in alerts or alert recipient groups by other users. When a user (recipient) is enrolled in an alert or alert recipient group by another user, the recipient has no control over the alert settings or the option to remove themselves from the group. Any changes must be managed by the alert originator.

To add an alert:

1. From the home page, select **Administration & Settings** and then select **Alerts Center**. The **Alerts Center** will open. Select **Add New Alert**.



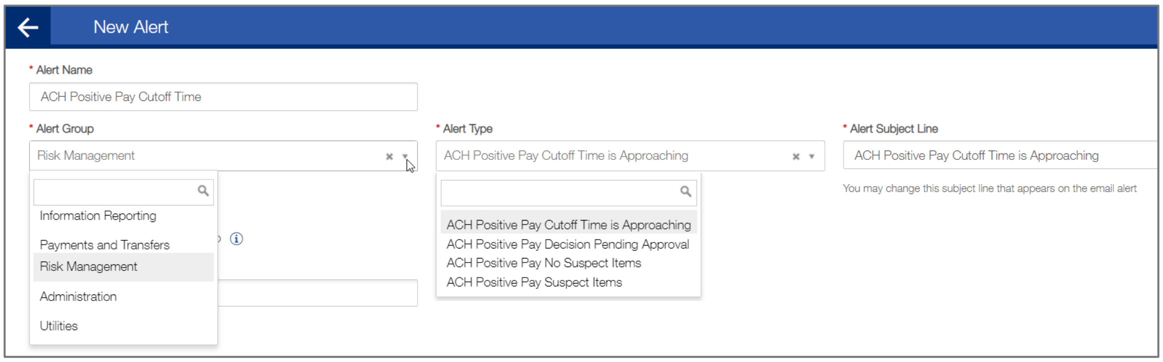
2. In the **Alert Name** field, enter a name for the alert.
3. Select an **Alert Group** type from the drop-down list and then an **Alert Type**. For example, if the Alert Group is Risk Management, then Alert type chosen might be ACH Positive Pay cut-off time is Approaching.

   Depending on the alert group and alert type chosen, the user may be required to enter additional information. For example, with the alert type Positive Pay Decision Pending Approval, the user must enter the hour and minutes when approval is required, plus the applicable time zone.

4. A sample subject line appears in the **Alert Subject Line** field based on the alert type chosen. This description can be modified.

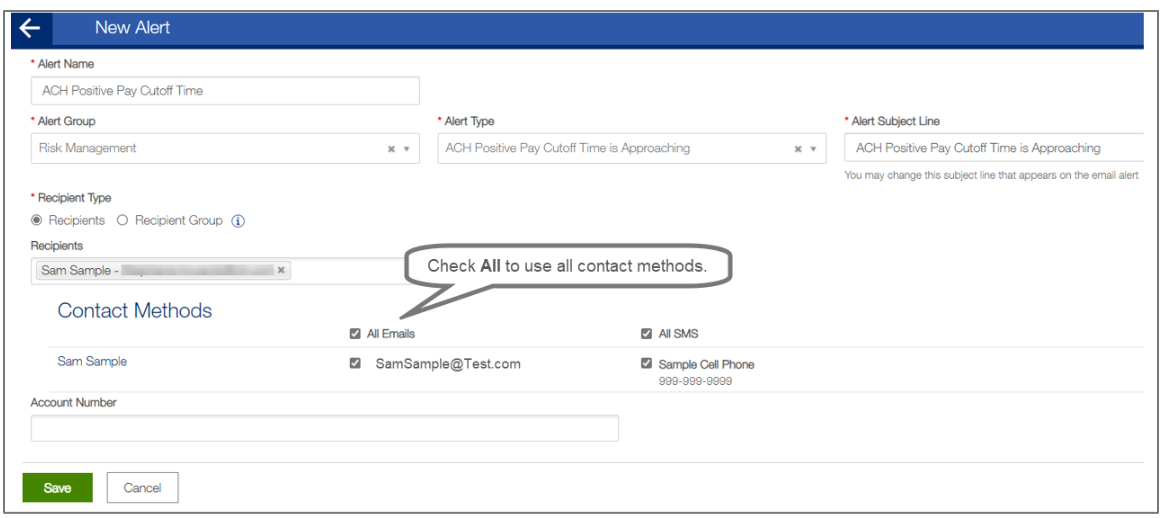
Notes:

- This subject line will appear on the email notification and text message sent to the recipient.
- Edit the alert subject line with more meaningful information to the alert recipients, making it easy to identify the alert type.
- Email content is fixed. There is no option to edit content within the email or text message.



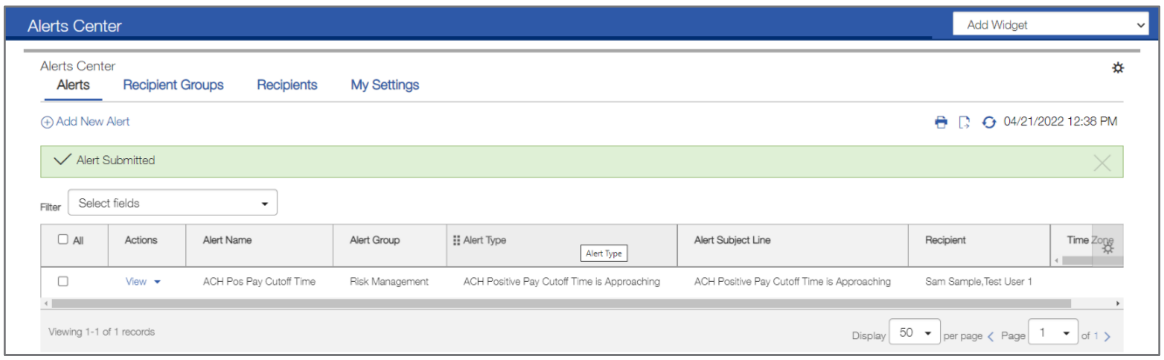
5. Select a **Recipient Type**. Then use the **Recipients** drop-down menu to select one or more recipients **OR** recipient groups. Recipient information entered on the **My Settings** tab will also appear in the drop-down menu.

6. In the **Contact Methods** section, check the checkbox(es) for the appropriate contact method or methods. Additional contact methods can be selected **OR** check the **All** box to have the alert sent through all contact methods.



7. Leaving the **Account Number** field blank will ensure all accounts are included with the alert. Any new accounts added later will automatically be included in the alert.
   - When an account number is entered, the alerts will only trigger for the accounts listed.
   - The user will need to modify the alert to add any new accounts. When an account number is specified, new accounts are not automatically added to the alert.
   - Account Number is required for eStatement and Control Disbursement Alerts. This field can be left blank for all other alert types.

8. Click on **Save** to continue. A success message is displayed, and the alert is listed in the List View.



Notes:

- Many alerts also require specific trigger criteria for the alert. For example, the user may have to specify an account number or action that will trigger the alert. Once the criteria are met, the alert is triggered and distributed using the contact method selected.

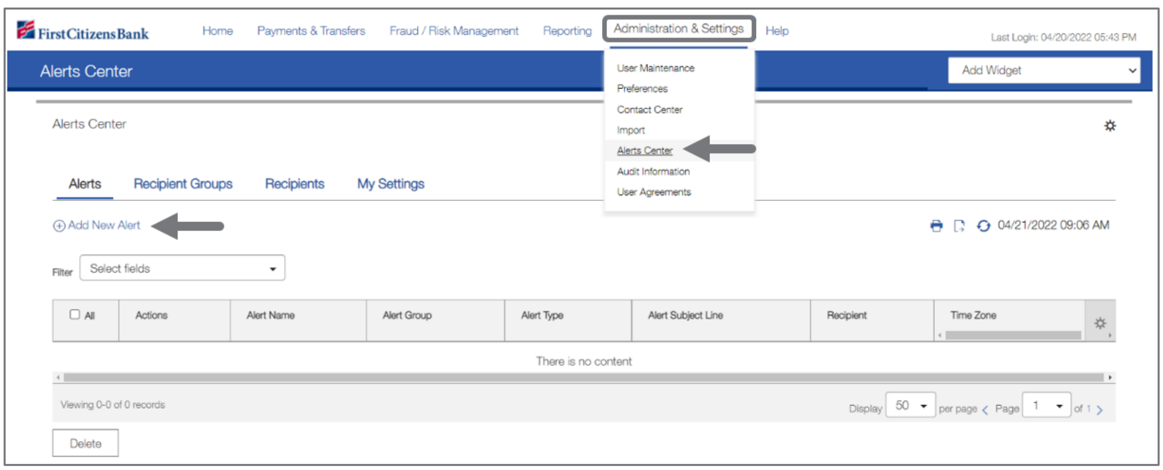
Real-Time (Immediate) Alerts

A few alert types for Payment & Transfers can be sent in real time or near real time as soon as the triggering event occurs. For example, the creation of a payment or template requiring approval. The following alert types can be set for immediate (real-time) alert delivery:

- Payments Awaiting My Approval
- Templates Awaiting My Approval
- Approval Window Passed
- Exchange Rate Needed Alert

To set payment alerts for immediate delivery

1. From the home page, select **Administration & Settings** and then select **Alerts Center**. The Alerts Center will open. Select **Add New Alert**.



2. In the **Alert Name** field, enter a name for the alert.
3. From the **Alert Group** drop-down list, select **Payments and Transfers**.
4. In the **Alert Type** field, select one of the types that allow immediate alerts, for example, Payments Awaiting My Approval.
5. A sample subject line appears in the **Alert Subject Line** field based on the alert type chosen. This description can be modified.

Notes:

- This subject line will appear on the email notification and text message sent to the recipient.
- The user can edit the alert subject line with more meaningful information to the alert recipients, making it easy to identify the alert type.
- Email content is fixed. There is no option to edit content within the email or text message.

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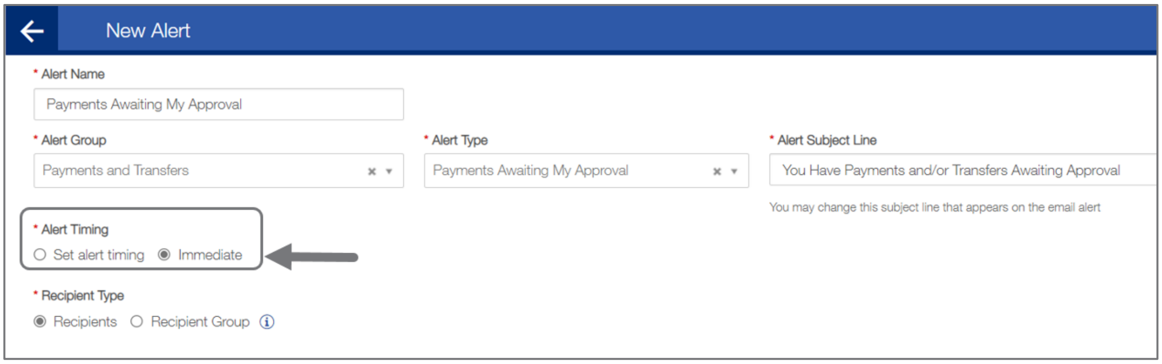
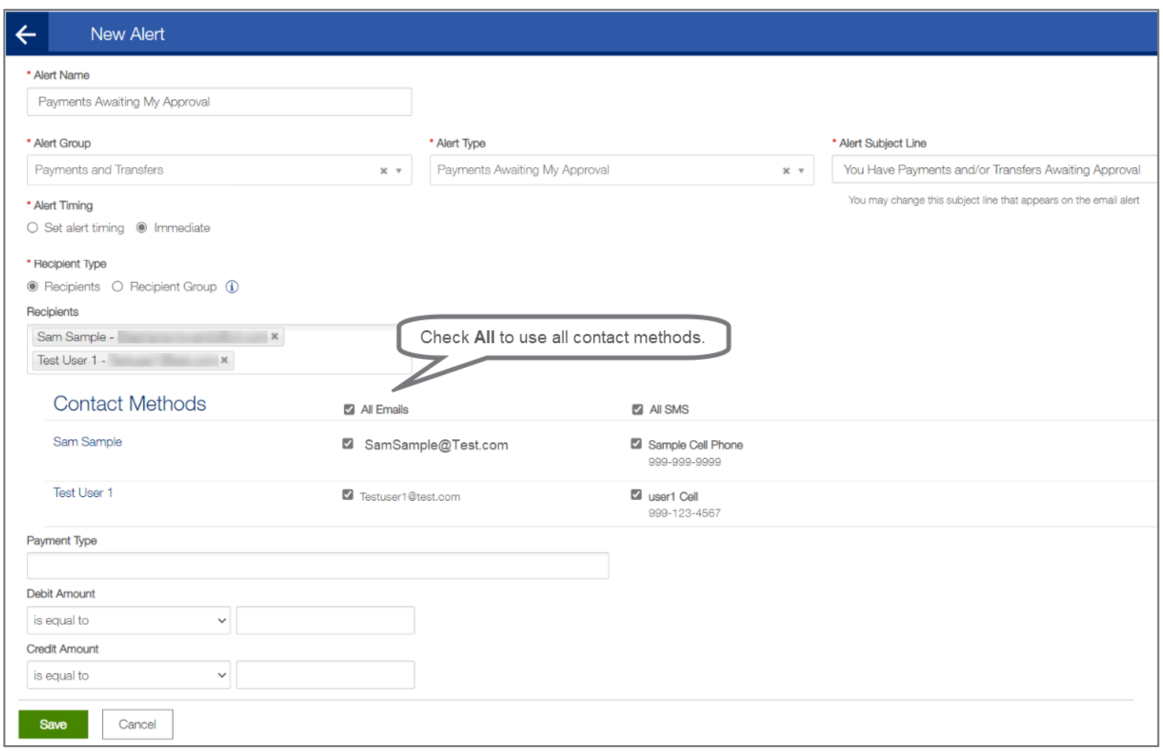
6. In the **Alert Timing** area, click the **Immediate** radio button.



7. Enter the remaining fields as necessary and click **Save**. A success message is displayed, and the Alert is listed in the List View.

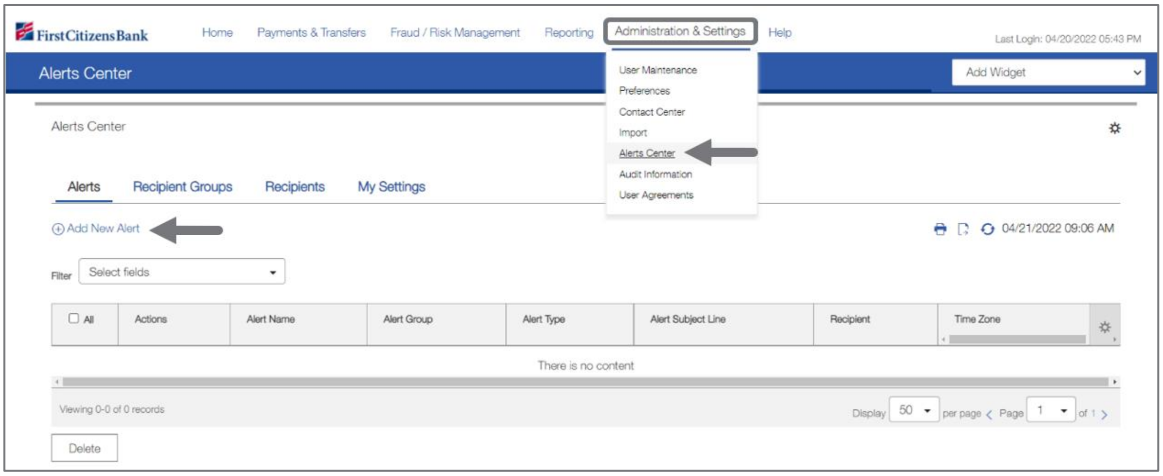
Notes:

- Leaving the additional fields blank will ensure an alert is generated for all payment types and amounts.
- When a payment type or amount is included, the alert will only trigger when the specified criteria is met.



To set payment alerts for scheduled delivery

1. From the home page, select **Administration & Settings** and then select **Alerts Center**. The **Alerts Center** will open. Select **Add New Alert**.

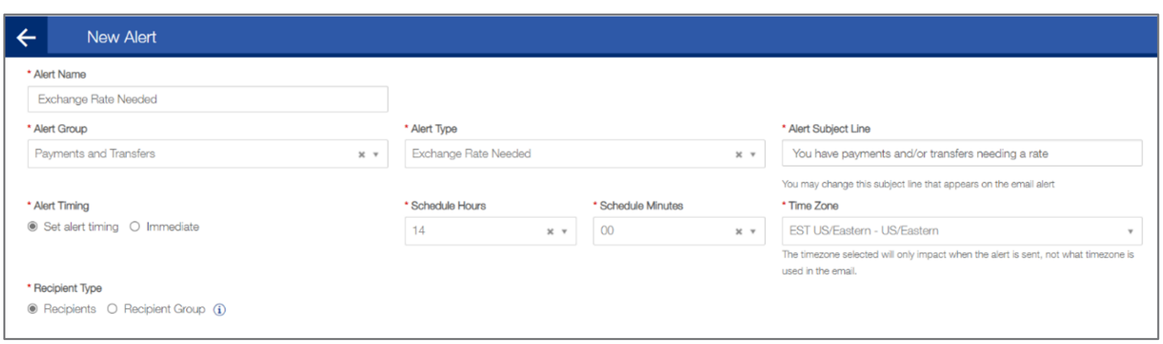


2. In the **Alert Name** field, enter a name for the alert.
3. From the **Alert Group** drop-down list, select **Payments and Transfers**.
4. In the **Alert Type** field, select one of the types that allow immediate alerts, for example, **Payments Awaiting My Approval.**
5. A sample subject line appears in the **Alert Subject Line** field based on the alert type chosen. This description can be modified.

Notes:

- This subject line will appear on the email notification and text message sent to the recipient.
- The user can edit the alert subject line with more meaningful information to the alert recipients, making it easy to identify the alert type.
- Email content is fixed. There is no option to edit content within the email or text message.

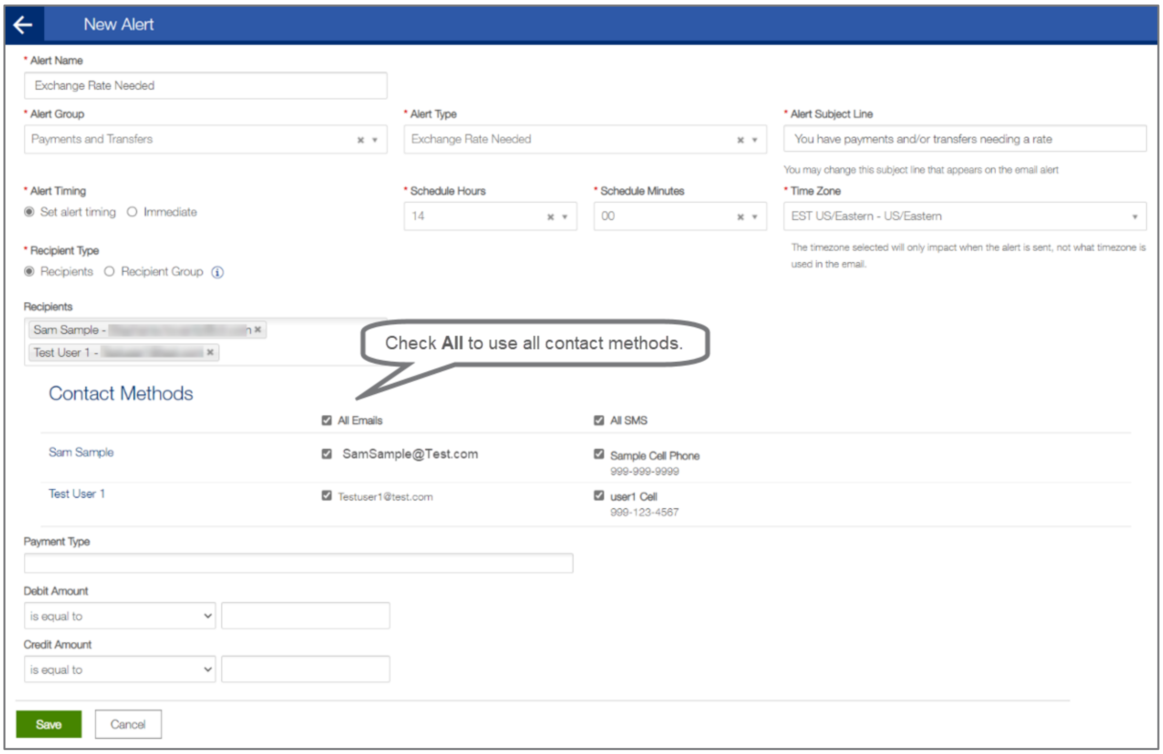
6. In the **Alert Timing** area, click the **Set alert timing** radio button.
7. In the **Scheduled Hours** and **Minutes**, select a **Military** time to receive the alert.



8. Enter the remaining fields as necessary and click **Save**. A success message is displayed, and the Alert is listed in the List View.

Notes:

- Leaving the additional fields blank will ensure an alert is generated for all payment types and amounts.
- When a payment type or amount is included, the alert will only trigger when the specified criteria is met.



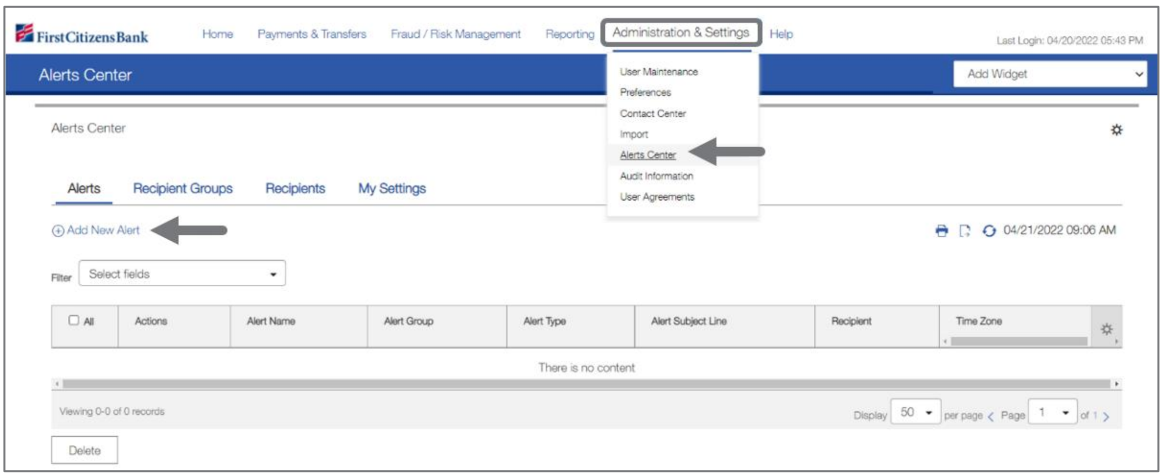
Fraud Alerts

The following examples are required and recommended alerts. These Alerts ensure users are notified when exception items are loaded and require decisioning for ACH Positive Pay, Check Positive Pay, and Reverse Check Positive Pay services.

ACH Positive Pay

Setup ACH Positive Pay Suspect Item Alert

1. From the home page, select **Administration & Settings** and then select **Alerts Center**. The Alerts Center will open. Select **Add New Alert**.



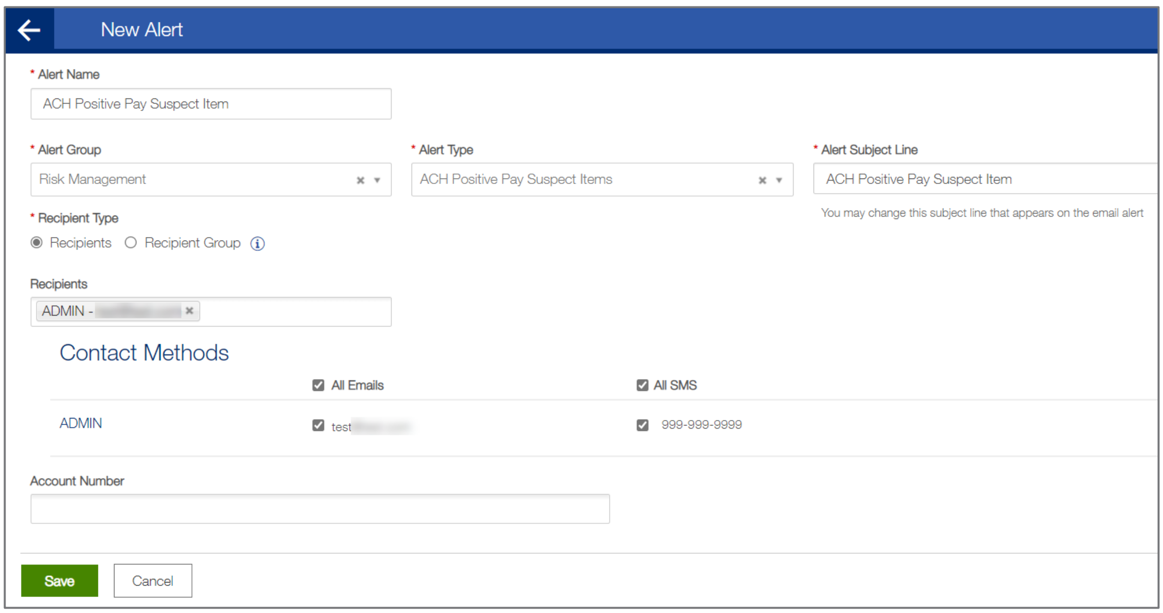
2. In the **Alert Name** field enter **ACH Positive Pay Suspect Item**.
3. From the **Alert Group** drop-down list, select **Risk Management**, then select the **Alert Type** of **ACH Positive Pay Suspect Items**.
4. A sample subject line appears in the **Alert Subject Line** field based on the alert type chosen. This description can be modified.

   Notes:
   - This subject line will appear on the email notification and text message sent to the recipient.
   - The user can edit the alert subject line with more meaningful information to the alert recipients, making it easy to identify the alert type.
   - Email content is fixed. There is no option to edit content within the email or text message.
5. Select a **Recipient Type**. Then use the **Recipients** drop-down menu to select a recipient or recipient group. Select one or more recipients **OR** one recipient group. Recipient information entered on the **My Settings** tab will also appear in the drop-down menu.
6. In the **Contact Methods** section, check the checkbox(es) for the appropriate contact method or methods. Additional contact methods can be selected **OR** check the **All** box to have the alert sent through all contact methods.

7. Select the **Account Number** field and add the account(s) to be included in the alert.

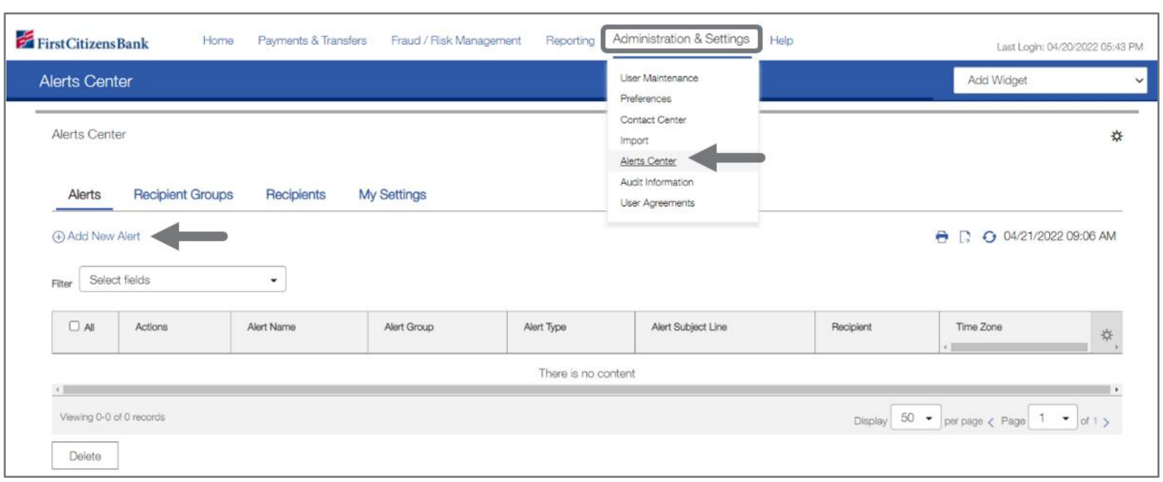
   Leaving the **Account Number** field blank will ensure all accounts are included with the alert. Any new accounts added later will automatically be included in the alert.
   - When an account number is entered, the alerts will only trigger for the accounts listed.
   - The user will need to modify the alert to add any new accounts. When an account number is specified, new accounts are not automatically added to the alert.
   - Account Number is required for eStatement and Control Disbursement Alerts. This field can be left blank for all other alert types.

8. Click on **Save** to continue. A success message is displayed, and the Alert is listed in the List View.



Setup ACH Positive Pay Cutoff Time is Approaching Alert

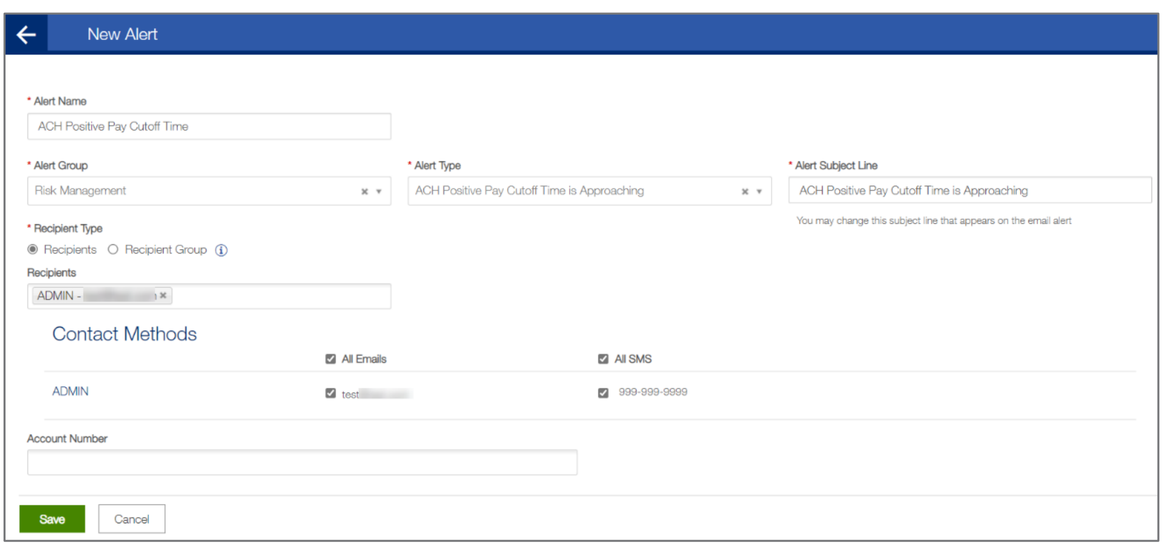
1. From the home page, select **Administration & Settings** and then select **Alerts Center**. The **Alerts Center** will open. Select **Add New Alert**.



2. In the **Alert Name** field enter **ACH Positive Pay Cutoff Time**.
3. From the **Alert Group** drop-down list, select **Risk Management**, then select the **Alert Type** of **ACH Positive Pay Cutoff Time**.
4. A sample subject line appears in the **Alert Subject Line** field based on the alert type chosen. This description can be modified.

   Notes:
   - This subject line will appear on the email notification and text message sent to the recipient.
   - The user can edit the alert subject line with more meaningful information to the alert recipients, making it easy to identify the alert type.
   - Email content is fixed. There is no option to edit content within the email or text message.
5. Select a **Recipient Type**. Then use the **Recipients** drop-down menu to select a recipient or recipient group. Select one or more recipients **OR** one recipient group. Recipient information entered on the **My Settings** tab will also appear in the drop-down menu.
6. In the **Contact Methods** section, check the checkbox(es) for the appropriate contact method or methods. Additional contact methods can be selected **OR** check the **All** box to have the alert sent through all contact methods.
7. Select the **Account Number** field and add the account(s) to be included in the alert.

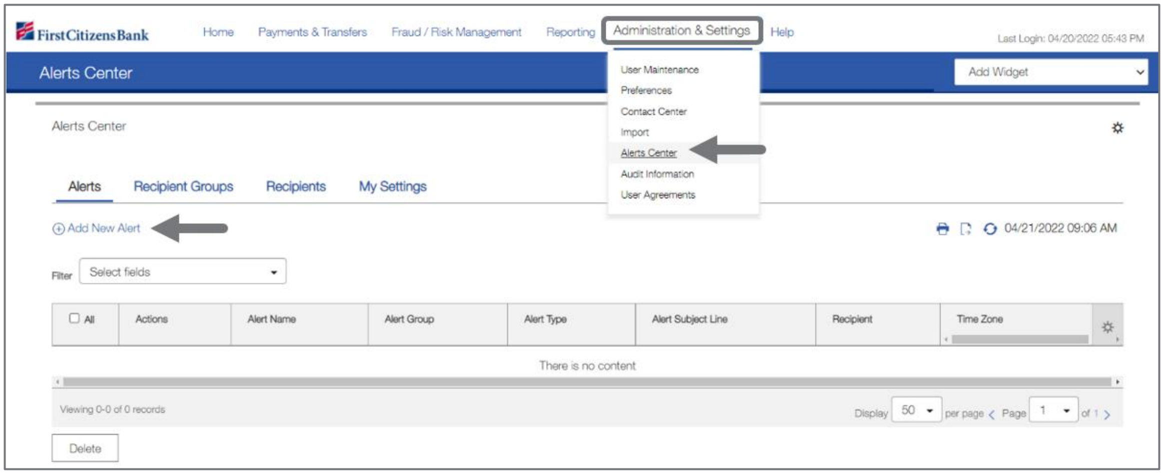
   Notes:
   Leaving the **Account Number** field blank will ensure all accounts are included with the alert. Any new accounts added later will automatically be included in the alert.
   - When an account number is entered, the alerts will only trigger for the accounts listed.
   - The user will need to modify the alert to add any new accounts. When an account number is specified, new accounts are not automatically added to the alert.
   - Account Number is required for eStatement and Control Disbursement Alerts. This field can be left blank for all other alert types.
8. Click on **Save** to continue. A success message is displayed, and the Alert is listed in the List View.



Check Positive Pay

Setup Check Positive Pay Suspect Item Alert

1. From the home page, select **Administration & Settings** and then select **Alerts Center**. The Alerts Center will open. Select **Add New Alert**.



2. In the **Alert Name** field, enter **Check Positive Pay Suspect Item**.
3. From the **Alert Group** drop-down list, select **Check Management**, then select the **Alert Type** of **Positive Pay Suspect Item**.
4. A sample subject line appears in the **Alert Subject Line** field based on the alert type chosen. This description can be modified.

   Notes:

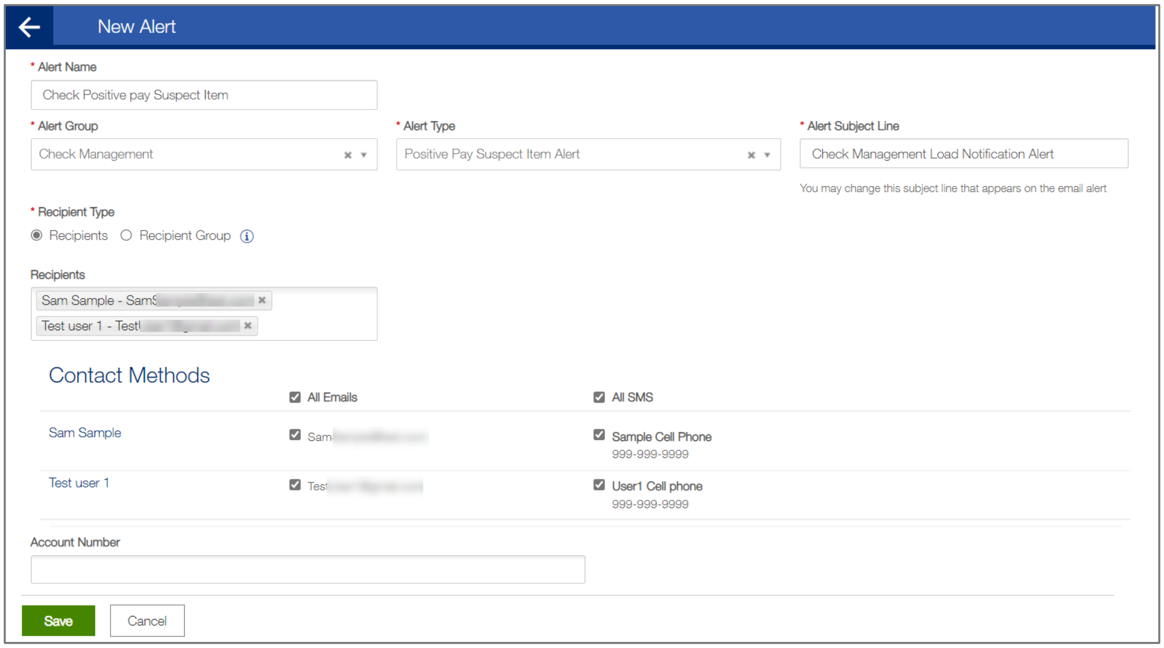
   - This subject line will appear on the email notification and text message sent to the recipient.
   - Edit the alert subject line with more meaningful information to the alert recipients, making it easy to identify the alert type.
   - Email content is fixed. There is no option to edit content within the email or text message.
5. Select a **Recipient Type**. Then use the **Recipients** drop-down menu to select a recipient or recipient group. Select one or more recipients **OR** one recipient group. Recipient information entered on the **My Settings** tab will also appear in the drop-down menu.
6. In the **Contact Methods** section, check the checkbox(es) for the appropriate contact method or methods. Additional contact methods can be selected **OR** check the **All** box to have the alert sent through all contact methods.
7. Select the **Account Number** field and add the account(s) to be included in the alert.

   Notes:

   Leaving the **Account Number** field blank will ensure all accounts are included with the alert. Any new accounts added later will automatically be included in the alert.

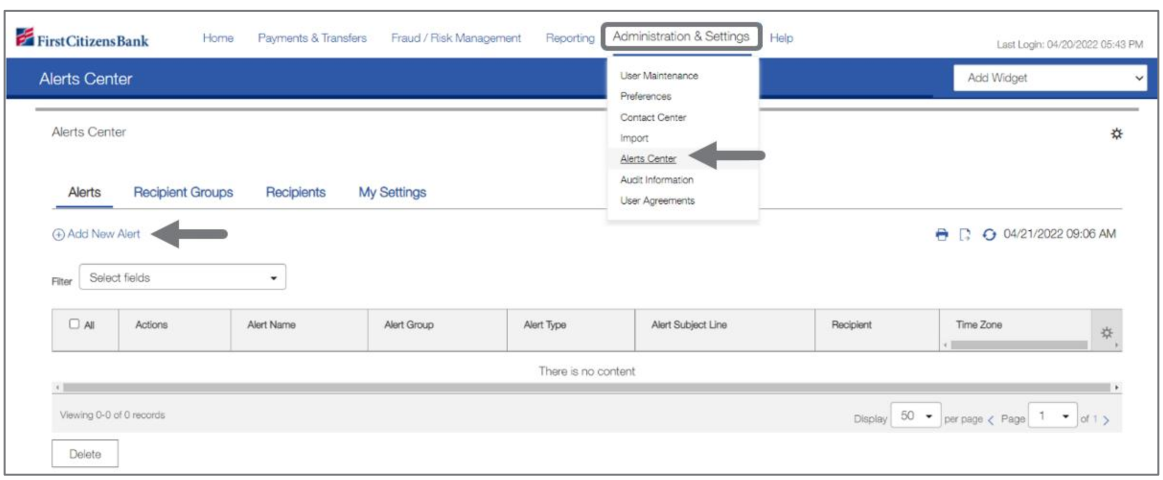
   - When an account number is entered, the alerts will only trigger for the accounts listed.
   - The user will need to modify the alert to add any new accounts. When an account number is specified, new accounts are not automatically added to the alert.
   - Account Number is required for eStatement and Control Disbursement Alerts. This field can be left blank for all other alert types.

8. Click on **Save** to continue. A success message is displayed, and the Alert is listed in the List View.



Setup Check Positive Pay Cutoff Time is Approaching Alert

1. From the home page, select **Administration & Settings** and then select **Alerts Center**. The **Alerts Center** will open. Select **Add New Alert**.

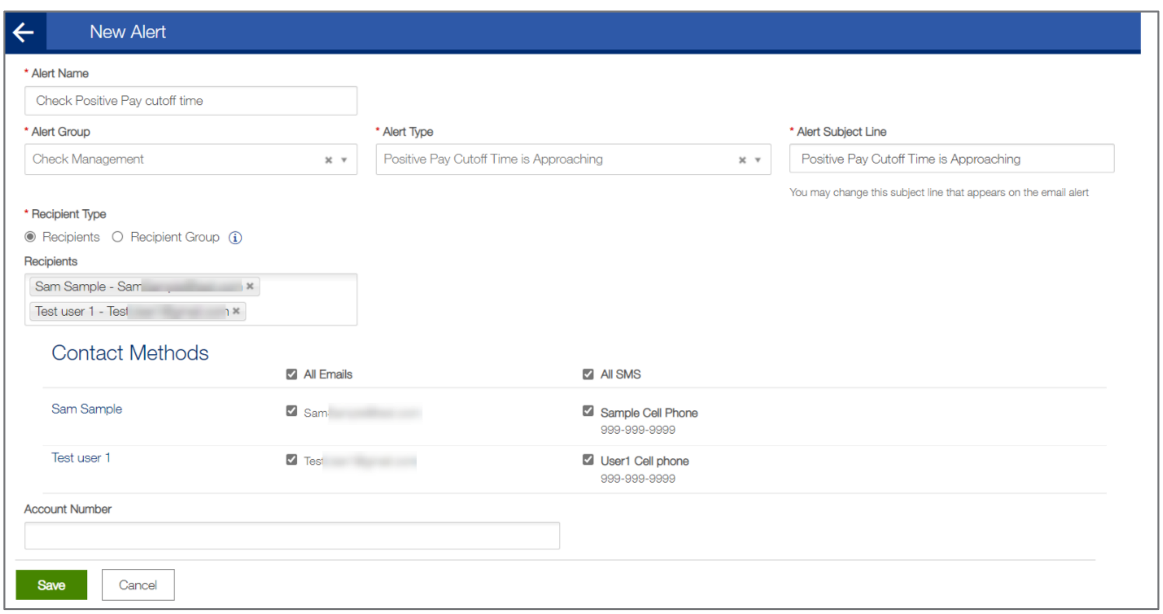


2. In the **Alert Name** field, enter **Check Positive Pay Cutoff time**.
3. From the **Alert Group** drop-down list, select **Check Management**, then select the **Alert Type** of **Check Positive Pay Cutoff Time Approaching**.

4. A sample subject line appears in the **Alert Subject Line** field based on the alert type chosen. This description can be modified.

   Notes:
   - This subject line will appear on the email notification and text message sent to the recipient.
   - The user can edit the alert subject line with more meaningful information to the alert recipients, making it easy to identify the alert type.
   - Email content is fixed. There is no option to edit content within the email or text message.
5. Select a **Recipient Type**. Then use the **Recipients** drop-down menu to select a recipient or recipient group. Select one or more recipients **OR** one recipient group. Recipient information entered on the **My Settings** tab will also appear in the drop-down menu.
6. In the **Contact Methods** section, check the checkbox(es) for the appropriate contact method or methods. Additional contact methods can be selected **OR** check the **All** box to have the alert sent through all contact methods.
7. Select the **Account Number** field and add the account(s) to be included in the alert.

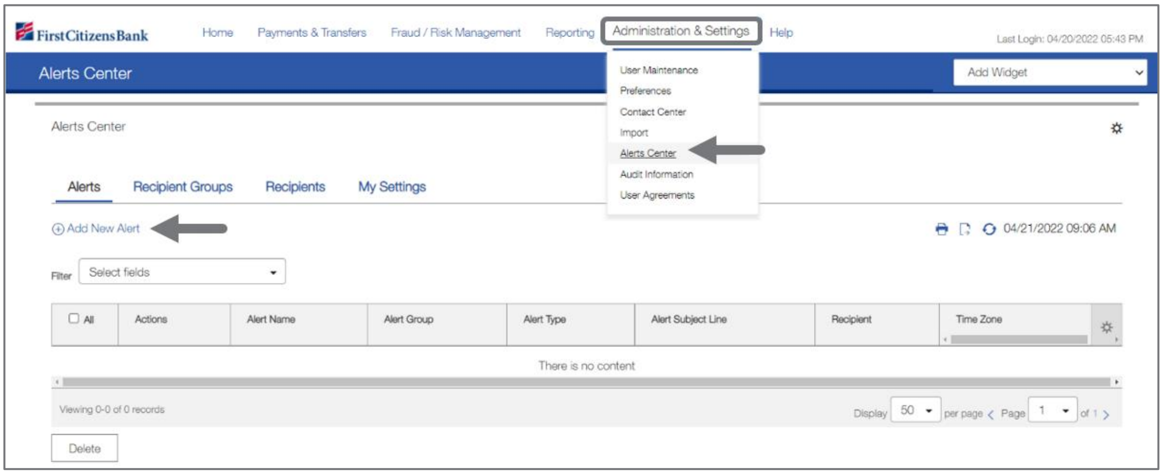
   Leaving the **Account Number** field blank will ensure all accounts are included with the alert. Any new accounts added later will automatically be included in the alert.
   - When an account number is entered, the alerts will only trigger for the accounts listed.
   - The user will need to modify the alert to add any new accounts. When an account number is specified, new accounts are not automatically added to the alert.
   - Account Number is required for eStatement and Control Disbursement Alerts. This field can be left blank for all other alert types.
8. Click on **Save** to continue. A success message is displayed, and the Alert is listed in the List View.



Reverse Check Positive Pay

Setup Reverse Positive Pay Suspect Item Alert

1. From the home page, select **Administration & Settings** and then select **Alerts Center**. The **Alerts Center** will open. Select **Add New Alert**.

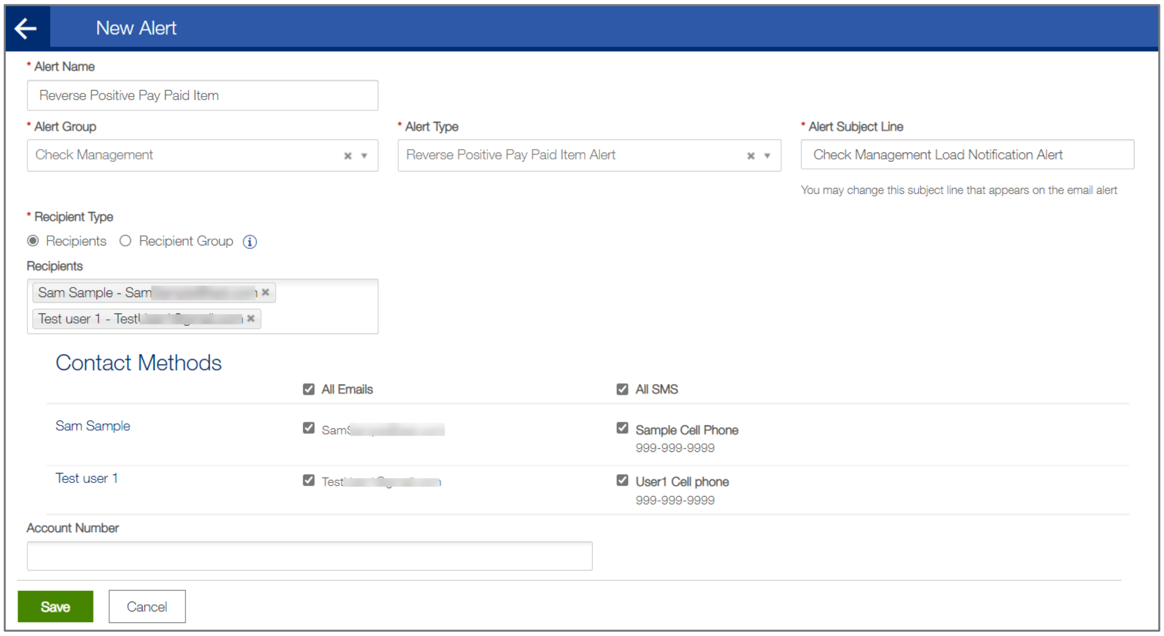


2. In the **Alert Name** field, enter **Reverse Positive Pay Suspect Item Alert**.
3. From the **Alert Group** drop-down list, select **Check Management**, then select the **Alert Type** of **Reverse Positive Pay Suspect Item**.
4. A sample subject line appears in the **Alert Subject Line** field based on the alert type chosen. This description can be modified.

   Notes:
   - This subject line will appear on the email notification and text message sent to the recipient.
   - The user can edit the alert subject line with more meaningful information to the alert recipients, making it easy to identify the alert type.
   - Email content is fixed. There is no option to edit content within the email or text message.
5. Select a **Recipient Type**. Then use the **Recipients** drop-down menu to select a recipient or recipient group. Select one or more recipients **OR** one recipient group. Recipient information entered on the **My Settings** tab will also appear in the drop-down menu.
6. In the **Contact Methods** section, check the checkbox(es) for the appropriate contact method or methods. Additional contact methods can be selected **OR** check the **All** box to have the alert sent through all contact methods.
7. Select the **Account Number** field and add the account(s) to be included in the alert.

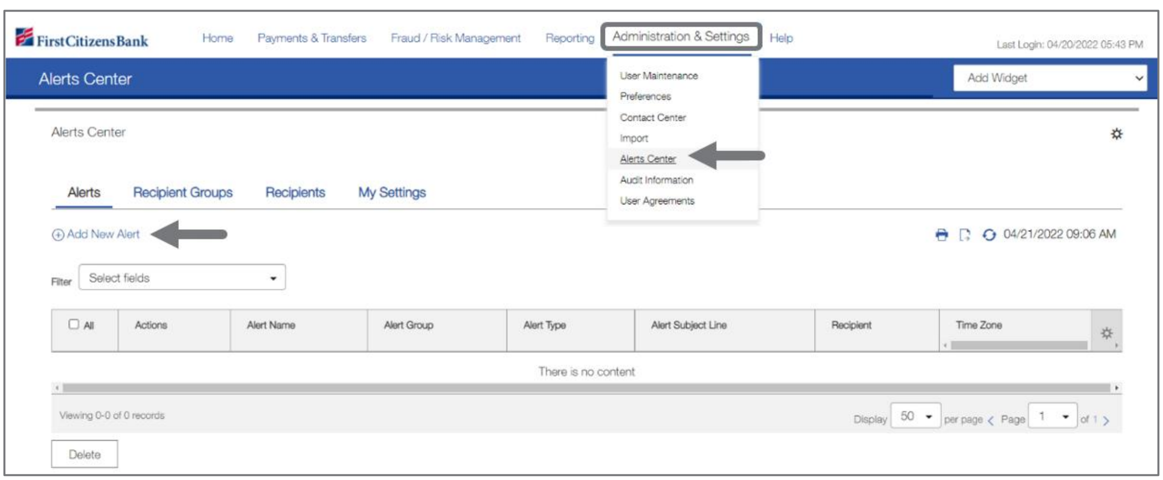
   Leaving the **Account Number** field blank will ensure all accounts are included with the alert. Any new accounts added later will automatically be included in the alert.
   - When an account number is entered, the alerts will only trigger for the accounts listed.
   - The user will need to modify the alert to add any new accounts. When an account number is specified, new accounts are not automatically added to the alert.
   - Account Number is required for eStatement and Control Disbursement Alerts. This field can be left blank for all other alert types.

8. Click on **Save** to continue. A success message is displayed, and the Alert is listed in the List View.



Setup Reverse Positive Pay Cutoff Time is Approaching Alert

1. From the home page, select **Administration & Settings** and then select **Alerts Center**. The **Alerts Center** will open. Select **Add New Alert**.



2. In the **Alert Name** field, enter **Reverse Positive Pay Cutoff time**.
3. From the **Alert Group** drop-down list, select **Check Management**, then select the **Alert Type** of **Reverse Positive Pay Cutoff Time is Approaching**.

4. A sample subject line appears in the **Alert Subject Line** field based on the alert type chosen. This description can be modified.

   Notes:
   - This subject line will appear on the email notification and text message sent to the recipient.
   - Edit the alert subject line with more meaningful information to the alert recipients, making it easy to identify the alert type.
   - Email content is fixed. There is no option to edit content within the email or text message.

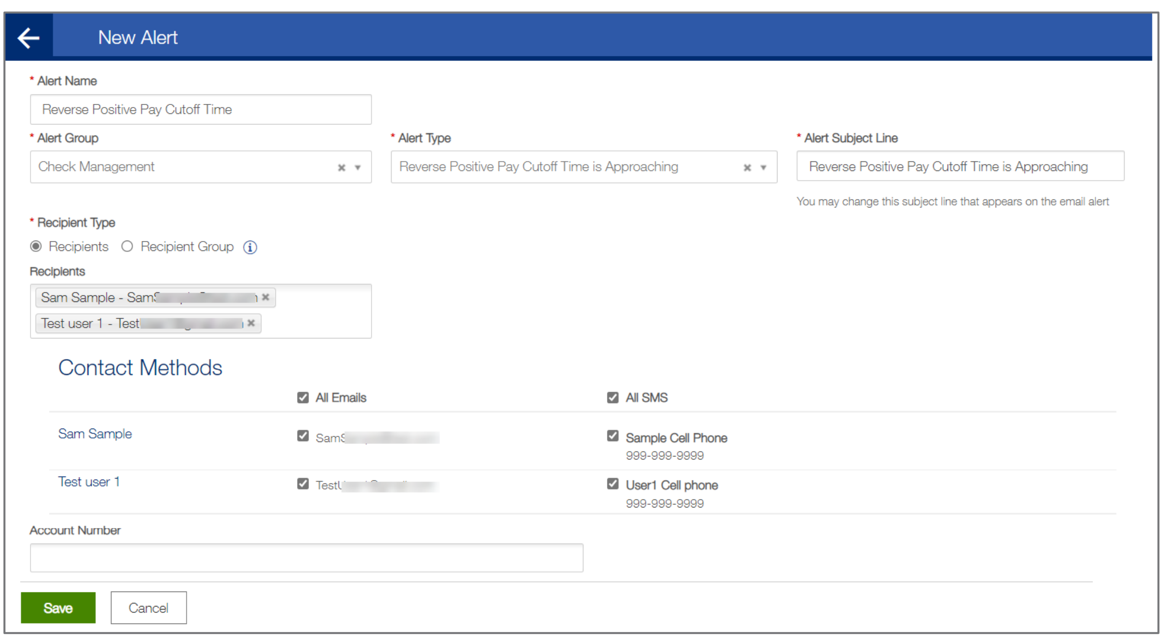
5. Select a **Recipient Type**. Then use the **Recipients** drop-down menu to select a recipient or recipient group. Select one or more recipients **OR** one recipient group. Recipient information entered on the **My Settings** tab will also appear in the drop-down menu.

6. In the **Contact Methods** section, check the checkbox(es) for the appropriate contact method or methods. Additional contact methods can be selected **OR** check the **All** box to have the alert sent through all contact methods.

7. Select the **Account Number** field and add the account(s) to be included in the alert.

   Leaving the **Account Number** field blank will ensure all accounts are included with the alert. Any new accounts added later will automatically be included in the alert.
   - When an account number is entered, the alerts will only trigger for the accounts listed.
   - The user will need to modify the alert to add any new accounts. When an account number is specified, new accounts are not automatically added to the alert.
   - Account Number is required for eStatement and Control Disbursement Alerts. This field can be left blank for all other alert types.

8. Click on **Save** to continue. A success message is displayed, and the Alert is listed in the List View.



Alert Recommendations Table

The Bank recommends creating the following alerts in Commercial Advantage. When applicable, set alerts for certain times to ensure action can be taken. Refer to the chart below for Bank recommendations.

Related to Product	Alert Group	Alert Type	Example Action Time	Example Alert Time
ACH Positive Pay	Risk Management	ACH Positive Pay Cutoff Time is Approaching.	Check exception received and Cutoff Time is 3:30 p.m. ET.	Select Recipients and Account Numbers setup with the Positive Pay service.
ACH Positive Pay	Risk Management	ACH Positive Pay Suspect Items.	Check exception received and Cutoff Time is 3:30 p.m. ET.	Select Recipients and Account Numbers setup with the Positive Pay service.
ACH Positive Pay	Risk Management	ACH Positive Pay Decision Pending Approval.	Check exception decision pending approval and Cutoff Time is 3:30 p.m. ET.	Set alert for 2:30 p.m. ET.
ACH Positive Pay	Risk Management	ACH Positive Pay No Suspect Items.	Check exception received and Cutoff Time is 3:30 p.m. ET.	Select Recipients and Account Numbers setup with the Positive Pay service.
Check Positive Pay	Check Management	Positive Pay Suspect Item Alert.	Check exception received and Cutoff Time is 3:30 p.m. ET.	Select Recipients and Account Numbers setup with the Positive Pay service.
Check Positive Pay	Check Management	Positive Pay Cutoff Time is Approaching.	Check exception received and Cutoff Time is 3:30 p.m. ET.	Select Recipients and Account Numbers setup with the Check Positive Pay service.
Check Positive Pay	Check Management	Positive Pay Decision Pending Approval.	Check exception decision pending approval and cutoff time is 3:30 p.m. ET.	Set alert for 2:30 p.m. ET.
Check Positive Pay	Check Management	Positive Pay No Suspect Items.	Check exception received and Cutoff Time is 3:30 p.m. ET.	Select Recipients and Account Numbers setup with the Check Positive Pay service.
Reverse Check Positive Pay	Check Management	Reverse Positive Pay Cutoff Time is Approaching.	Check exception received and Cutoff Time is 3:30 p.m. ET.	Select Recipients and Account Numbers setup with the Reverse Positive Pay service.
Reverse Check Positive Pay	Check Management	Reverse Positive Pay Paid Item Alert.	Check exception received and Cutoff Time is 3:30 p.m. ET.	Select Recipients and Account Numbers setup with the Reverse Positive Pay service.
Reverse Check Positive Pay	Check Management	Reverse Positive Pay Decision Pending	Reverse Positive Pay decision pending approval and cutoff time is 3:30 p.m.	Set alert for 2:30 p.m. ET.

Related to Product	Alert Group	Alert Type	Example Action Time	Example Alert Time
		Approval.	ET.	
Reverse Check Positive Pay	Check Management	Reverse Positive Pay No Paid Items.	Reverse Positive Pay decision pending approval and cutoff time is 3:30 p.m. ET.	Select Recipients and Account Numbers setup with the Reverse Positive Pay service.
Reporting	Information Reporting	eStatements (ACH Prefund NSF). This funding reminder alert generates after an ACH file is submitted.	Submit ACH by 9:30 a.m. ET. Submit ACH by 2:30 p.m. ET. Submit ACH by 4:30 p.m. ET.	Set alert for 11:30 a.m. ET. Set alert for 4:30 p.m. ET. Set alert for 6:30 p.m. ET.
Reporting	Information Reporting	eStatements (Deposit, Credit Card, Repurchase, etc.).		Set up alert for 11:00 a.m. ET.
Payments & Transfers	Payments and Transfers	Payments Waiting My Approval.	Recommend setting up "immediate" alert.	Recommend setting up "immediate" alert.
Payments & Transfers	Payments and Transfers	Payments Rejected Today (immediate or scheduled).	Recommend setting up "immediate" alert.	Recommend setting up "immediate" alert.
Payments & Transfers	Payments and Transfers	Exchange Rate Needed (immediate recommendation).	Recommend setting up "immediate" alert.	Recommend setting up "immediate" alert.
To be notified of incoming wires - Previous day only.	Information Reporting	Transaction Notification Alert and then select Transaction Type 195 - Incoming Money Transfer.		Select Recipients and Account Numbers setup.
Check Issue	Check Management	Transactions Processing Status Changed for Issues and Voids.	Change occurs, such as approval or rejection, of check issues or voids.	Select Recipients and Account Numbers setup with the Check Issue service.
Check Issue	Check Management	File Import Confirmation for Check Issues and Voids.	Check Issues or Voids file load has been successfully/unsuccessfully completed.	Select Recipients setup with the Check Issue service.
Check Issue	Check Management	File Import Confirmation for Stop and Cancel Payments.	Check Stop or Cancel file load has been successfully/unsuccessfully completed.	Select Recipients setup with the Check Issue service.