



# **WatchDOG<sup>®</sup> for Reg E**

## **Version 4.2**

### **Administrator and User Guide**

CONFIDENTIAL

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Purpose of the Solution.....	5
Technical Requirements.....	6
Logon Procedures .....	9
Logon Instructions .....	9
Password Reset .....	10
Session Timeout.....	10
Dashboard (home page) .....	11
Claim Management Menu.....	12
Dashboard Link.....	12
Search Claims Overview.....	13
Steps to search claims .....	14
Create New Claim Overview .....	14
Claim Information tab.....	15
Claim Notes tab.....	21
Attachments tab .....	22
Transactions tab .....	24
Account Credit Worksheet tab.....	30
Notices tab .....	37
History tab.....	40
New Claim Wizard .....	41
Clone a Claim .....	41
Change claim type on cloned claim .....	42
Change claim type on existing claim .....	43
Reports .....	44
Tickler Report .....	44
Claim History.....	45
Claim Summary .....	46
Final Credit Amount Report .....	47
Claim Export Reports .....	48
Role Function Report.....	49
User Role Report.....	50
Print Reports .....	50
Administrative Tasks .....	51
Navigating within the Administration .....	51
User Administrator Role.....	51
Additional Administrators .....	51
Functions.....	52
Managing Roles .....	53
Creating Roles.....	53
Deactivating Roles .....	54
Deleting Roles.....	54
Assigning Roles .....	55
Working with User Management.....	56
Password Requirements .....	56
Adding or Modifying a User.....	56
Deactivating Users .....	57
Default Configuration Settings .....	57
Manage Disclosure Notices .....	65
Notice Builder List page .....	66

Notice Builder - Design View.....	67
Notice Builder - HTML View.....	68
Appendix A – Standard Entry Class (SEC) Code Definitions.....	69
Consumer .....	69
Corporate.....	70
Appendix B – Password Security Management.....	71
Complexity.....	71
Expiration.....	73
Enforcement.....	73
Modifying the password policy .....	74
Establishing Security Questions .....	75
User modification of security questions .....	77
Self-service Reset Passwords.....	78
Appendix C – Client Configurable Options.....	80
Capture business names .....	80
Capture NACHA/Visa Due Dates – Enabled .....	85
Change the number of claims displayed on the Dashboard.....	88
Written Confirmation Received.....	88
Visa Network Transaction Checkbox .....	93
Notice Builder – Provisional Credit Denied Notice .....	96
Reports modified to address Visa/Non-Visa Network flags.....	96
Technical Support and Contact Information.....	97

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# Purpose of the Solution

WatchDOG® for Reg E gives financial institutions a new alternative to their costly manual and ineffective processes for handling EFT error claims. Using web-based technology, WatchDOG® for Reg E automates every step of the error resolution process including acceptance of the initial customer notice, the calculation and payment of provisional credit, the investigative process and the procedures related to final resolution.

The backbone of this solution is a case management system which intuitively guides the user through every step of the process ensuring the required procedures and customer notices are completed within the Reg E-defined timeframes.

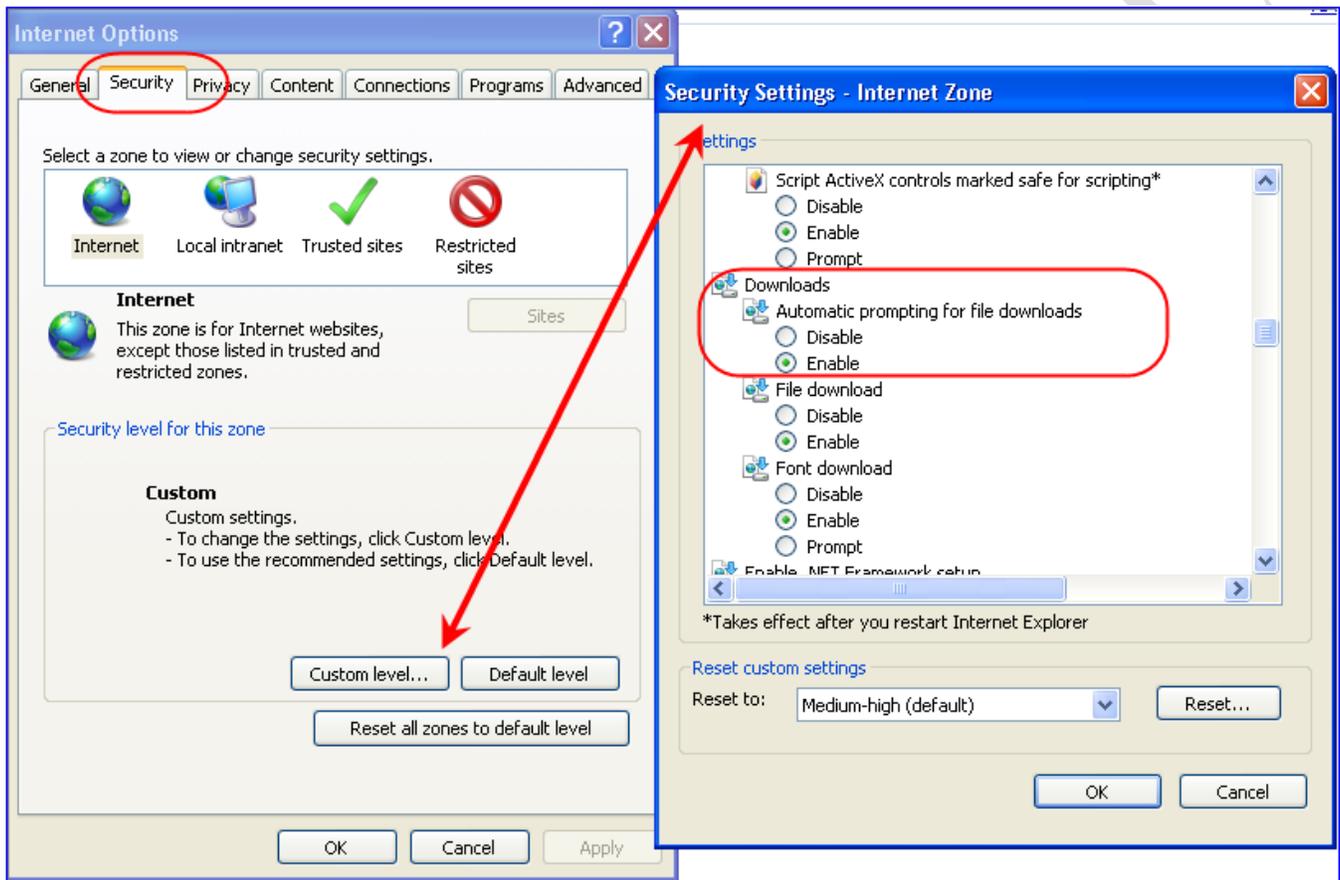
WatchDOG® for Reg E only applies to debit cards (including Visa and MasterCard debit cards) and ACH transactions. This solution does not apply to credit cards.

Following is a highlight of the features offered in this solution:

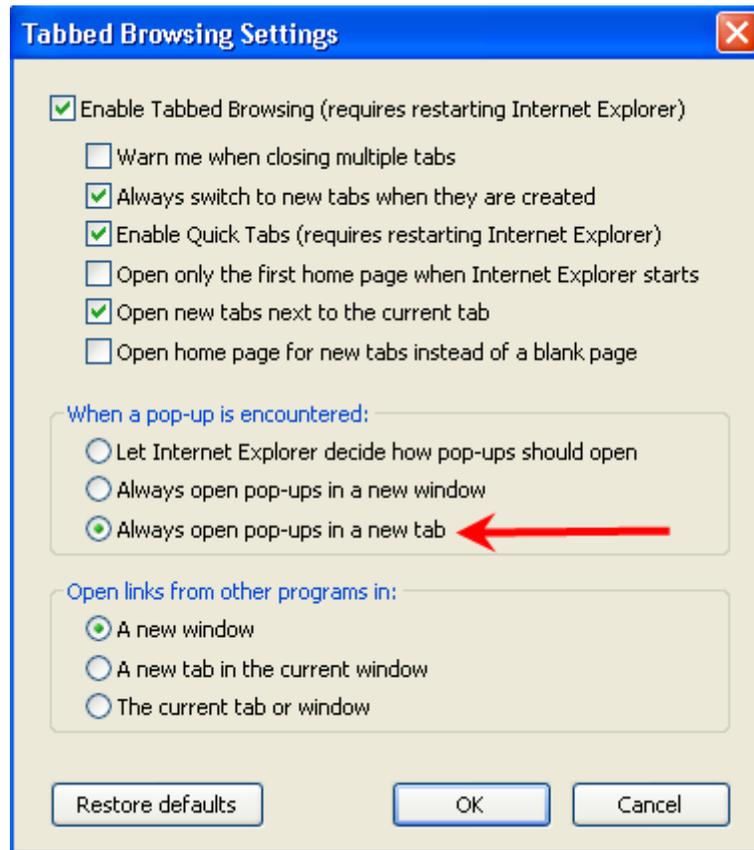
- Incorporates an automated case management system that aids employees in completing the required error resolution procedures within the mandated timeframes ensuring Reg E compliance
- Generates the appropriate customer notifications, including the initial customer disclosure notice at claim notification, reducing your teller/CSR paperwork
- Reduces losses by lowering your threshold for paying claims without an investigation
- Minimizes your risk of civil or regulatory action due to inaccurate or imprecise handling of claims
- Uses CSI's exclusive liability calculator to ensure the credit or liability for customer and financial institution is properly credited in the event an error did occur
- Provides scripted questions for employees handling the claim ensuring all relevant information is gathered at the time of notice in order to properly investigate the claim
- Flexible security features allow for custom roles to be assigned to each user, enabling users to only have access to the features they are entitled to (see Appendix B)
- Configurable Password Complexity rules and self-service passwords
- Reporting on claims or impending due dates for claims is readily available via the application dashboard or reports.
- Templates for required customer notices are built into the system for simplification but they can also be customized based on the specifics of an investigation. The risk of civil or regulatory action due to the inaccurate or imprecise handling of claims is minimized and financial institutions can perform centralized querying and reporting of Reg E claim information making compliance with the regulations and audits easier.
- Client configurable options that can be enabled or disabled (see Appendix C):
  - Capture Business Names (claims)
  - Capture NACHA/Visa Due Dates
  - Change the number of rows to display in the Dashboard
  - Tracking of Written Confirmation
  - Defining Visa versus Non-Visa Network transactions

# Technical Requirements

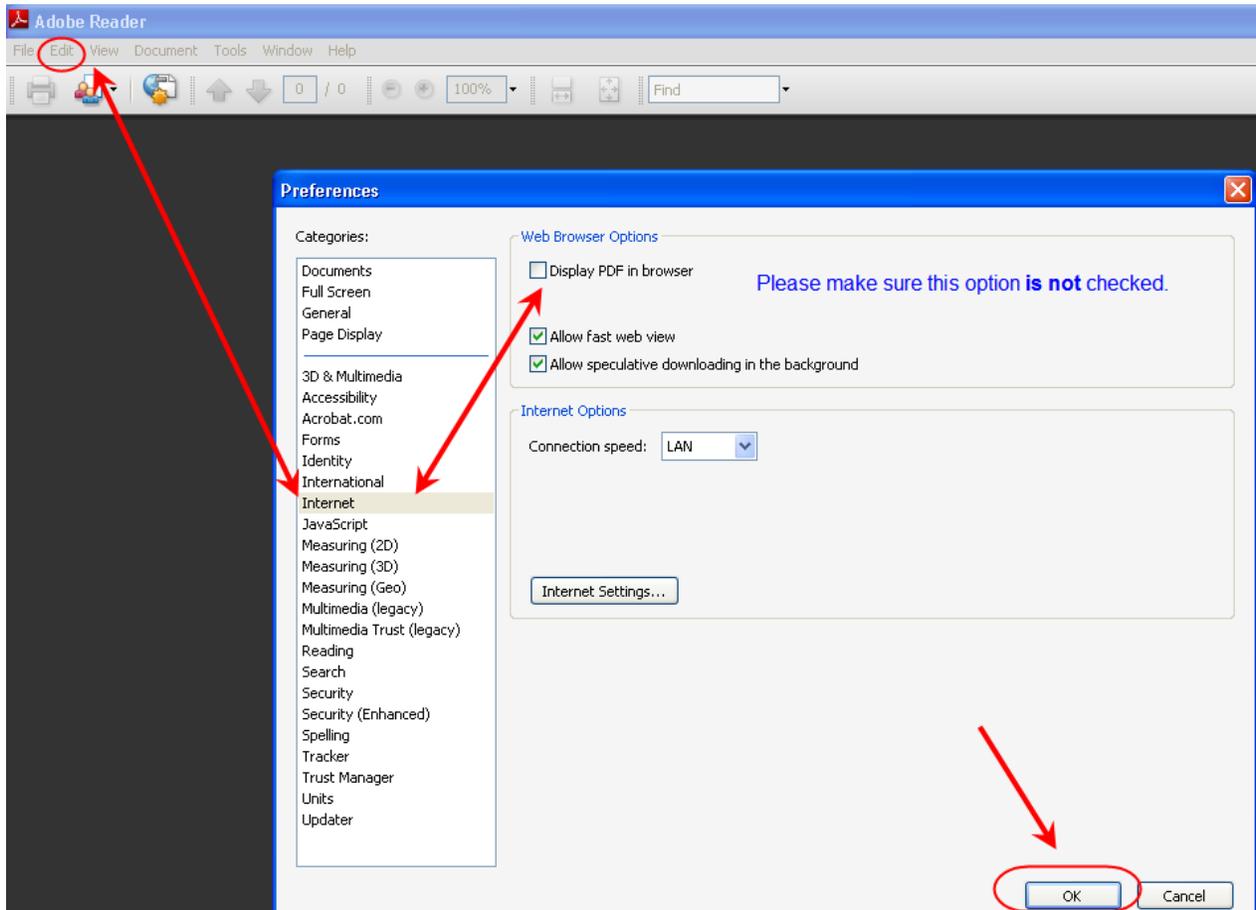
- IE 7.0 or higher; if using IE 10 or 11, must run in compatibility view
- JavaScript enabled
- Cookies enabled
- Pop-Up blockers disabled for this site
- Automatic Prompting for Downloads (must be enabled)  
This is required to download the PDFs for the claim notices.



- Tabbed Browsing Settings – When using Tabbed Browsing, the following setting must be checked:
  - Always open pop-ups in a new tab



- Adobe Reader Preference Internet setting to display PDF in a browser must be turned off (per image below). This will insure that the default Written Statement will display properly.



# Logon Procedures

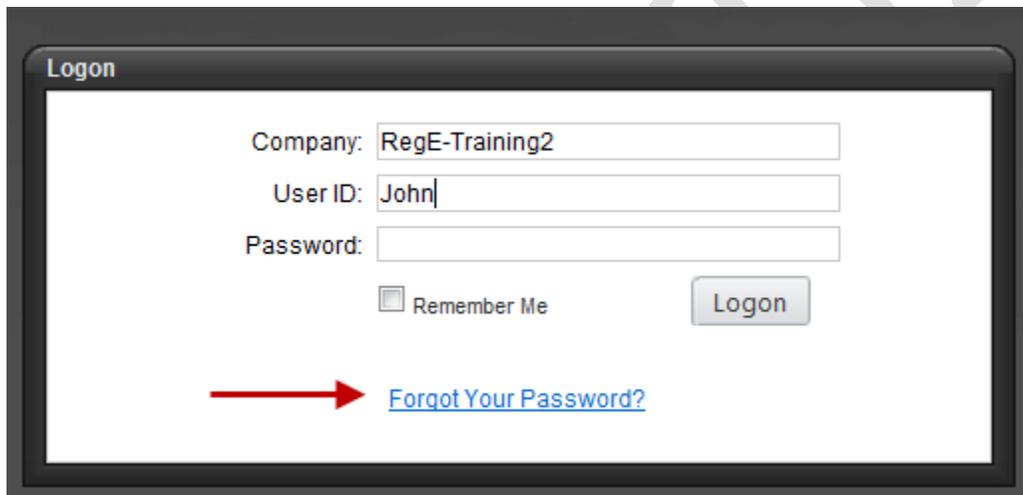
User passwords and security:

- Passwords must consist of at least 6, and no more than 15, alphanumeric characters.
- All passwords are case sensitive.
- Passwords must have at least 1 upper case, 1 lower case, and 1 numeric character. For example, “YourPassword1.”
- Passwords expire every 180 days and must be reset.

## Logon Instructions

At the logon page, enter your Company, User ID and Password credentials, and then click **Logon**.

Company and User IDs are not case sensitive; however, the password is case-sensitive.



The screenshot shows a logon form with the following elements:

- Company:** Text input field containing "RegE-Training2".
- User ID:** Text input field containing "John".
- Password:** Text input field (empty).
- Remember Me** checkbox.
- Logon** button.
- [Forgot Your Password?](#) link, indicated by a red arrow.

**Remember Me:** Check this box to have your logon credentials retained for subsequent visits to this website.

### Important Note:

Please see Appendix B for further details on the ‘**Forgot Your Password?**’ link as this is related to password security and self-service passwords.

## Password Reset

When logging in for the first time, you must reset the password. Enter the requested information.

Click **Save**.



The screenshot shows a web form titled "Reset Password". It contains three input fields: "Current Password", "New Password", and "Confirm New Password", each with a masked password (eight asterisks). To the right of the form is a "Password Policy" section with three bullet points: "Password must be at least 8 characters long", "Password must contain at least 1 uppercase letter", and "Password must contain at least 1 number". A "Save" button is located at the bottom right of the form.

## Session Timeout

- After logging into the site, the application times out after being idle for 20 minutes. As a result, when the next action is executed, the focus will return to the logon page.

# Dashboard (home page)

Upon a successful logon, the WatchDOG for Reg E site will be launched.



**Navigation Toolbar** – This toolbar contains most of the links necessary to create and search claims, access the reports and any administrative functions. Only those links to which you have access will be available.

**Claim Dashboard** – displays an interactive listing of all items due in the next 30 days, in date order, when a credit or notice due remains to be issued. Use the ‘**Action Required**’ and ‘**Due Date**’ columns to determine the next action and its due date.



Click on the **Claim ID** number to retrieve the claim information pages.

**Note:** retrieved claims are opened in a separate window.

**Reset Password** – is available to all users, giving them access to change their passwords at any time.

**Logout** – used to log out of the site

**Help (?)** – provides access to a combined administrative and user manual

# Claim Management Menu

In the Navigation toolbar, select the Claims Management section header. The tools for the resolution process are within this section. Following, each item link will be reviewed.



## Dashboard Link

Selecting this link will always return the focus to the Dashboard page, regardless of the current page selection.



## Search Claims Overview

Use this link to retrieve a claim that has been previously entered into the system.



This page provides a variety of search fields to narrow the search.



Claim ID	First Name	Last Name	Phone	Provisional Credit Due	Final Credit Due	Modified By	Status
1018200	Henry	Wilson		09/06/2013	09/06/2013	John	Open
1018201	Sally	Jones		08/29/2013	08/29/2013	John	Open

- As a default, the Start and End Date fields are set to the last seven days.
- The Claim Type is set to Both Types. The other available options are Lost or Stolen Access Device and Periodic Statement.
- The Claim Status is set to 'All'. Here, the other three options are Open, Closed, and Bank Withdrawn.
- The Created By and Modified By fields can be used to determine claims created and/or modified by a particular user.

## Steps to search claims

1. You may accept the defaults or populate any necessary search fields. Then, click on the **Search** button.
2. Use the **Clear** button to return the search fields back to the defaults.
3. The Search Results section displays the records based on the defined search criteria.  
The results grid returns a variety of information about the claim record. Use the Claim ID link to retrieve the record in the Claim Information pages. The claim will be retrieved and displayed in a separate window.

## Create New Claim Overview

There are two methods available to create a new claim: via the [Create New Claim](#) or [New Claim Wizard](#) links. In this section, a description of all tabs and fields within the claim creation page will be reviewed as well as the steps in which to create and process the claim.

### Required functions to gain access:

- Claim Creator: to the Create New Claim link
- New Claim Wizard: to the New Claim Wizard link



## Claim Information tab

The fields on this tab are used to collect customer, account and important date information.

### Instructions on creating a new claim

1. Click the **Create New Claim** link to launch the Claim Detail page.  
This page consists of several tabs where each is labeled with a name.  
The data on the Customer Information page must be saved prior to accessing the additional tabs.  
**Note:** All required fields are labeled with an asterisk.
2. In the Customer Information tab, populate the required fields and any optional data fields, click on the **Save Details** button.

Upon initial creation of a Lost or Stolen Access Device type claim, the provisional and final credit due dates are populated with values based on the provisional credit settings within the configuration settings. For a Periodic Statement type claim, the dates default to 10 business days for an existing account and 20 business days for a new account.

**Note:** If the provisional credit settings are set to a value less than 10 business days, i.e. – 5 business days for Visa; then the provisional and final credit due dates can be manually changed to a maximum of 10 business days.

### Description of fields within the Customer Information tab

This page (or tab) contains fields to collect the account holders demographic and high level claim information as well as additional authorized users for the debit card holder.

Claims are categorized into two types:

- 1) Lost or Stolen Access Device;
- 2) Periodic Statement.

The screenshot shows the 'Claim Detail' form with the 'Customer Information' tab selected. The form is divided into several sections: 'Customer Name', 'Customer Address', 'Contact Information', and 'Account Information'. The 'Customer Name' section includes fields for Last Name (Smith), First Name (Jane), Middle Name, and Alias. The 'Customer Address' section includes Address (123 Butterfly Lane), City (Charlotte), Country (United States), State/Province (North Carolina), and Zip Code (12345). The 'Contact Information' section includes Phone, Alternate Phone, Fax Number, E-Mail, and Alternate E-Mail. The 'Account Information' section includes Account Number (123123123123), Account Open Date (05/15/2008), Account Type (Checking (DDA)), and Tax ID (SSN). A red box highlights the 'Clone Claim', 'Print/Internal Notes', 'Print/Public Notes', and 'Save Details' buttons. A red arrow points to the 'Optional tax id field' label, which is positioned above the 'Tax ID (SSN)' field. Another red arrow points to the 'Options: Checkings (DDA) Savings (SAV)' dropdown menu.

## Primary function buttons

**Clone Claim:** This optional feature provides the ability to create a new claim from an existing claim.

**Print/Internal Notes:** Select to print the details of the claim as a PDF or Microsoft® Excel spreadsheet. This option includes any 'internal notes' that were saved with the claim.

**Print/Public Notes:** Select to print the details of the claim as a PDF or Microsoft® Excel spreadsheet. This option includes any 'public notes' that were saved with the claim.

**Save Details:** There are two of these buttons; one located at the top and the other at bottom of the page. Select either to save the record.

## Sections within the Claim Information tab

Following, each section of the claim details will be reviewed. We will begin with the Customer Name, Customer Address, Contact Information and Account Information sections.

**Customer Name:** the Last Name and First Name fields are required.

**Customer Address:** all fields are optional. However, it is highly recommended that the Address, City, State and Zip Code fields are populated.

**Contact Information:** all fields are optional. However, it is highly recommended that the Phone number is collected.

**Account Information:** The Account Number and Account Open Date fields are required. The Account Type field defaults to Checking; the other option is Savings. The Tax ID field is an optional field that accepts a nine digit value.

**Claim Information:** The fields in this section are used to collect information regarding the claim. Following the image is a description for each field.



The screenshot shows a 'Claim Information' form with the following fields and values:

- Claim Type: Lost or Stolen Access Device
- Claim Status: Open
- Location: [Empty]
- Claim Entered: 08/22/13 2:21 PM by Jane
- Last Modified: 08/22/13 2:21 PM by Jane
- Has customer previously reported any other claims?: Yes No
- Search button

The following fields pertain to the Lost or Stolen Access Device and Periodic Statement claim types:

**Claim Type:** The field defaults to Lost or Stolen Access Device. The other option is Periodic Statement (for ACH transactions).

**Claim Status:** The status defaults to Open; the claim can be either open, closed or bank withdrawn. Typically, the claim will be closed by the user upon the completion of the claim resolution process.

**Location:** This is an optional field where the bank or branch location may be documented.

**Claim Entered:** These fields are automatically populated when the claim is saved. The fields are not editable.

**Last Modified:** These fields are automatically populated and updated when any edits are saved. The fields are not editable.

**Has customer previously reported any other claims? Yes/No:** Prior to selecting Yes or No, use the Search button to locate any existing claims for this customer. When Search is selected, customers where the last name, account number or Tax ID matches will be returned.

**Search:** Select this button to locate any existing records in the database where the first and last names or the account number or the Tax ID matches. If so, a separate window will display with a list of records. The results are view only.

*Depending on the selected claim type, the questions below this field will vary.*

First, the Lost or Stolen Access Device fields will be listed; the Periodic Statement fields will follow.

#### **Card/Access Device Information:**

**Card Number:** This is an optional field to collect the card number. The field accepts up to 25 digits. In addition, this can be printed on the disclosure notice as the full number or masked to print only the last four digits.

**Debit Card Type: Visa/MasterCard/Other:** By default, 'Other' is selected. If **Visa or MasterCard** is selected, then another question will be displayed (see next statement). In addition, the provisional credit due date will be calculated based on the associated field value set in the configuration settings page. Please see the Provisional Credit Settings section on page 58 for complete details of all configuration settings.

**Note:** The last saved setting will be retained until another card type has been selected or the cookies in the browser have been deleted; if deleted, the Debit card type field will default to 'Other'.

**Does the customer qualify for zero liability? Yes/No/Unknown:** By default, a value is not selected. If Yes is selected, the customer liability will always be calculated as zero (0). If **Unknown** is selected, the zero liability will be calculated per a setting in the configuration page (see image below-Zero Liability default field). Prior to calculating and issuing final credit, either Yes/No must be selected.

**How many debit cards are issued against this account?:** The default value is 1. The drop down menu consists of numbers 1 to 10.

**Is the access device in your possession? Yes / No:** By default, a value is not selected. This is an optional question.

**Was the access device: Lost/Stolen/Unknown:** By default, Unknown is selected. Select the radio button next to the correct option.

**Date customer became aware access device was lost or stolen:** This is a required field where the user must enter a valid date or use the calendar control to select the date.

**Have any other parties, not on the account, previously been authorized to use the card? Yes/No:** This is an optional question. If Yes is selected, an Add Authorized User button will become available after the claim is saved.

## Add Authorized User:

**Claim Management / Authorized Persons**

**Authorized Users** Save Delete Cancel

Other Authorized Users

First Name:\* Sally

Middle Name:

Last Name:\* Wilson

Relationship: Friend

Did you disclose the PIN number to this authorized user?  Yes  No

Did you revoke this users authorization?  Yes  No

Please describe? Bank has been notified.

When the **Add Authorized User** button is selected, the above image will display. The First Name and Last Name field are required. The remaining fields are optional.

Select the **Save** button to retain the information. Select the **Cancel** button to close the window without saving the changes. See the following image for an example of how the name is then displayed in the claim information page.

Once the authorized user has been added, it may be deleted at any time. When retrieving the user information, a **Delete** button will be displayed. Use this button to delete the user.

Have any other parties, not on the account, previously been authorized to use the card?  Yes  No Add Authorized User

Last Name	First Name	Relationship
<a href="#">Wilson</a>	Sally	Friend

**Important Dates:** The dates in this section are very important in setting the provisional credit and final due dates as well as determining which tier transactions should fall.



**Claim Reported:** This date represents the date the customer actually reported the claim to your institution. By default, this field contains the current date. The maximum number of days to backdate this field is as follows:

- Periodic Statement: up to 10 business days from the current date.
- Visa and MasterCard – up to 5-10 business days based on the client configuration settings.
- Other – up to 10 business days from the current date.

In reviewing the following sample image of the Configuration Settings, the Visa Network Provisional Credit Timeframe value is set to 5 business days, the Non-Visa Network Provisional Credit\* is set to 5 business days and the MasterCard Provisional Credit Timeframe is set to 10 business days.

**\*Important Note:** The use of the Non-Visa Network Provisional Credit Timeframe is only used if the Visa Network Transaction Checkbox option is checked in the Other Options tab. Please see Appendix B for further details.



**Provisional Credit Due:** This date is set when the user enters the Claim Reported date and tabs out of the field.

Based on the account open date, it is determined if this is an established or a new account. Therefore, the provisional credit due is set to 10 (existing account) or 20 business days (new account).

**Final Credit Due:** This date is set when the user enters the account open date and tabs out of the field.

Based on the account open date, it is determined if this is an established or a new account. Therefore, the final credit due is set to 10 (existing account) or 20 business days (new account).

The date in this field will automatically update when/if provisional credit is granted.

**Date of statement on which 1<sup>st</sup> reported transaction appeared:** This is a required field. If not completed by the user, the field will populate with the current date when saved.

**If the bank was notified after the required Report By date, indicate the reason for the delay:** This is an optional field that accepts free form alphanumeric text.

The following fields pertain to the Periodic Statement claim type:

When the claim type equals Periodic Statement, only three of the questions apply. Please study the following image to identify the questions that are associated with this claim type. Below the image is an explanation of each field.

The screenshot shows a web form with three main sections. The first section, 'Claim Information', contains a dropdown menu for 'Claim Type' set to 'Periodic Statement', a 'Claim Status' dropdown set to 'Open', a 'Location' text field, 'Claim Entered' and 'Last Modified' date pickers, and a question 'Has customer previously reported any other claims?' with 'Yes' and 'No' radio buttons and a 'Search' button. The second section, 'Card/Access Device Information', has a 'Card Number' text field. The third section, 'Important Dates', includes 'Claim Reported' (08/22/2013), 'Provisional Credit Due', and 'Final Credit Due' date pickers, and a 'Date of statement on which 1st reported transaction appeared' text field. A text area at the bottom is for 'If the bank was notified after the required Report By date, indicate the reason for the delay.'

**Has customer previously reported any other claims? Yes/No:** This is an optional question. By default, an option is not selected. Prior to answering this question, you may elect to use the **Search** feature to identify any previous claims for this customer.

**Search:** Select this button to locate any existing records in the database where the first and last names or the account number or the Tax ID matches. If so, a separate window will display with a list of records. The results are view only.

**Card Number:** Optionally enter the applicable card number.

**Date of statement on which 1<sup>st</sup> reported transaction appeared:** This is a required field. If not completed by the user, the field will populate with the current date when saved.

**If the bank was notified after the required Report By date, indicate the reason for the delay:** This is an optional field that accepts free form alphanumeric text.

## Claim Notes tab

Two notes fields are available within the Claim Notes tab: Internal and Public Notes.

Following are the differences between these fields:

- Information added to the Internal Notes section is audited and saved to the Internal Notes History section, when saved.
- The Public Notes are not audited.
- There is a placeholder to optionally include Public Notes on disclosure notices (via the notices builder).

**Note:** Each data entry field accepts up to 1500 characters.

Claim Detail

Claim Management / Claim Detail

Claim ID: 1044202

Record was successfully saved.

Customer Information **Claim Notes** Attachments Transactions Account Credit Worksheet Notices History

Claim Notes Save Notes

Internal Notes History:

08/22/2013 2:36 PM - John - Data entered into this field are audited.

Add Internal Notes:

All data entered and saved in this field is audited.

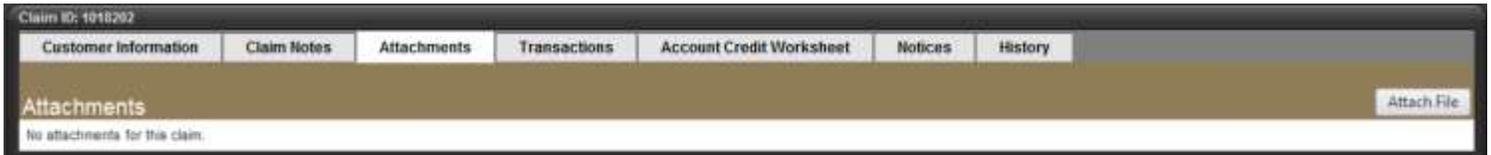
Public Notes:

Public Notes are not audited; however, these notes are optionally included on the disclosure notices.

Data entered and saved in this field is not audited. However, a placeholder is optionally available to include Public Notes on the disclosure notices.

## Attachments tab

If your institution requested this feature, it will appear as seen in the following image:



There are two functions associated with this feature:

- Attachment Management: enables access to upload and delete attachments to a claim.
- Attachment View: enables access and open the attachments for read purposes only.

The maximum file size to upload per attachment is 2MB.

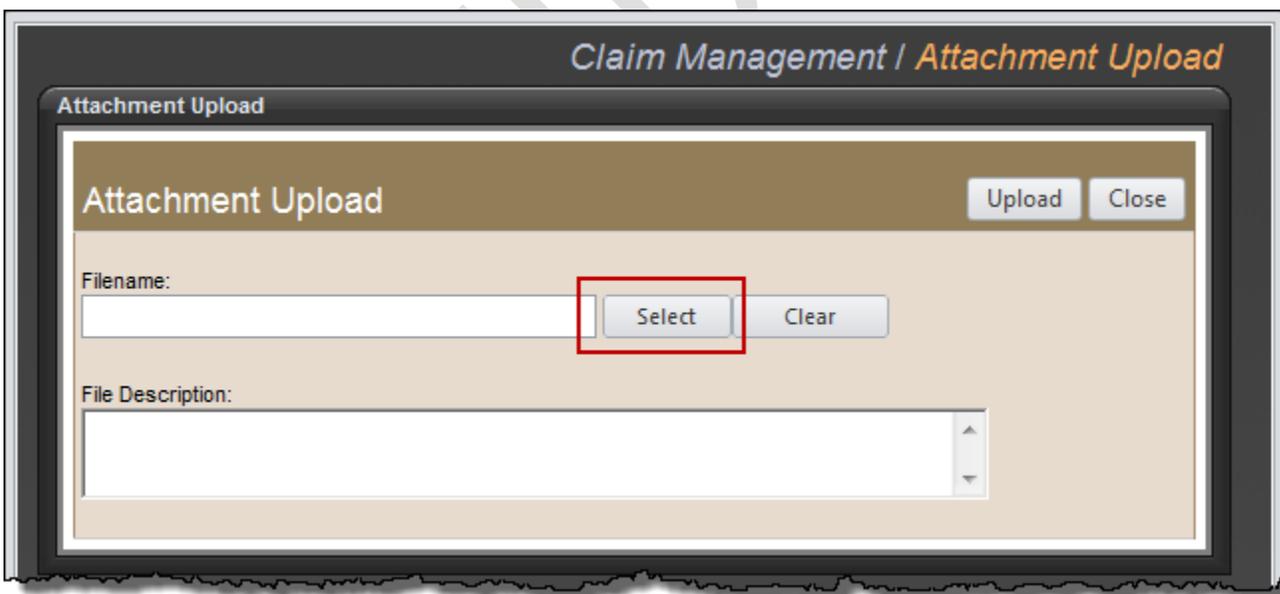


Select this button to add an attachment.

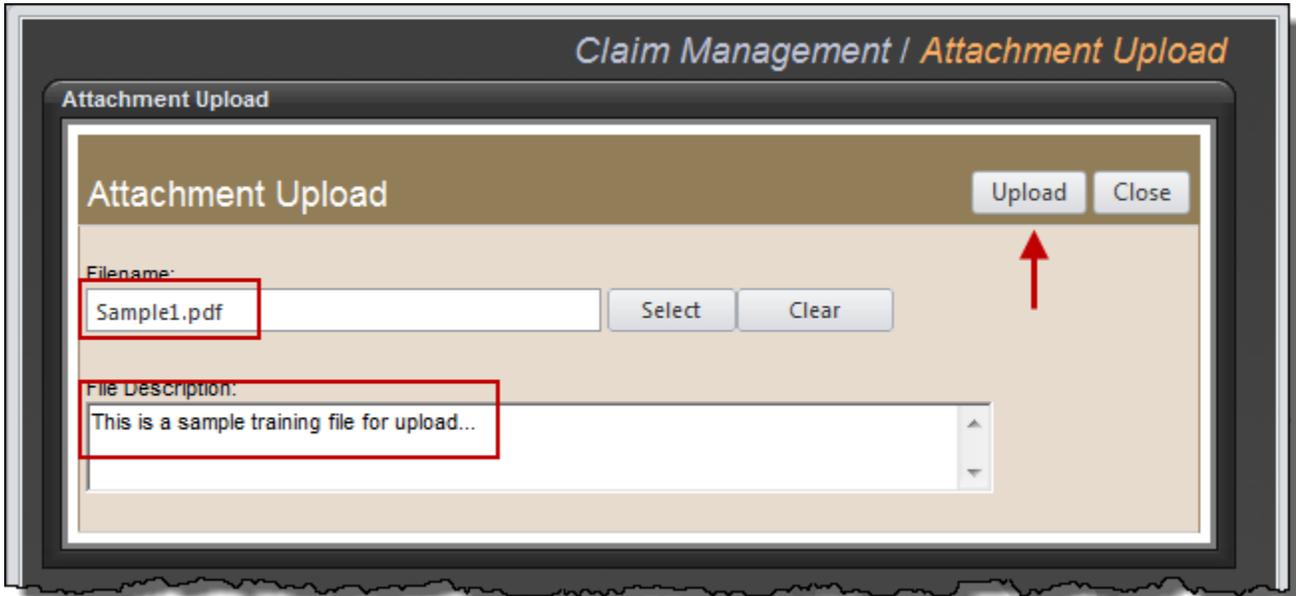
The **Attach File** button is available to those users whose role has been assigned the Attachment Management function.

### Upload an attachment

1. Select the **Attach File** button to access the Attachment Upload box.

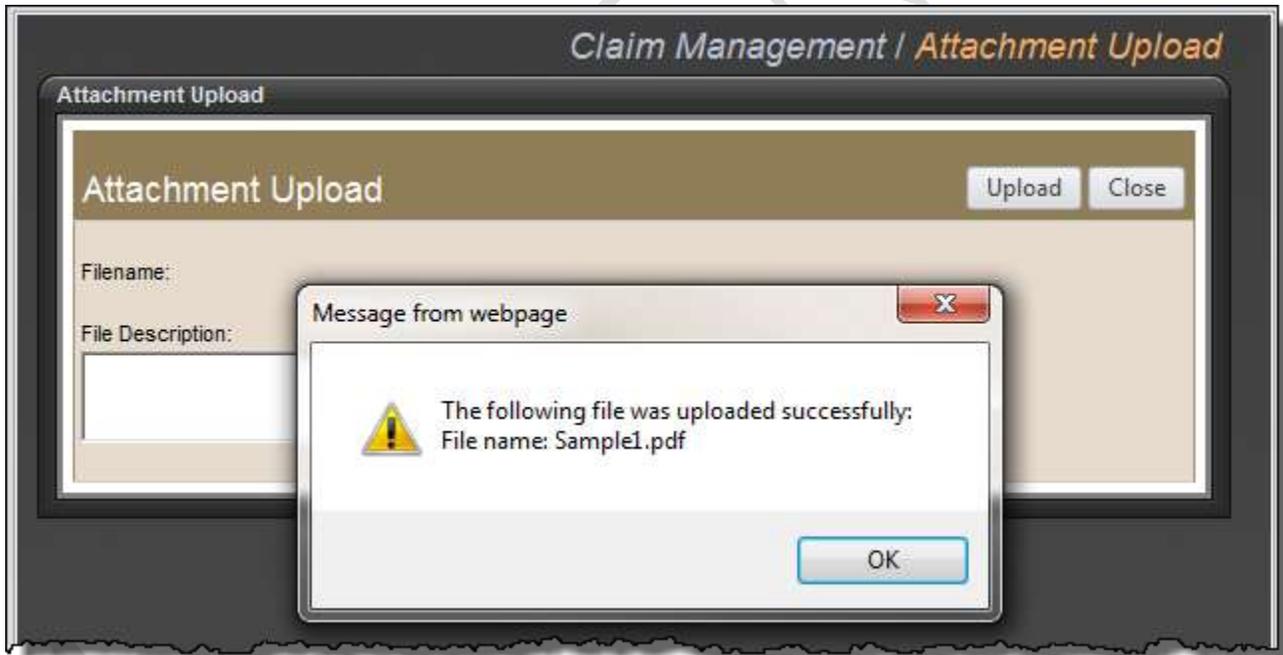


2. Click on the **Select** button to browse for the file to upload.
3. After the file has been selected, optionally use the **File Description** text entry field to enter a description of the file being uploaded.



4. Once the file has been uploaded and the optional description has been entered, click on the **Upload** button.

After the file has been uploaded, a confirmation message is returned.



5. Click on the **OK** button to return to the Attachments list.

Claim ID: 1045292

Customer Information Claim Notes Attachments Transactions Account Credit Worksheet Notices History

Attachments Attach File

File Name	Description	Uploaded By	Upload Date	Delete Attachment
Sample1.pdf	This is a sample training file for upload...	John	09/22/2013 02:47 CT	Delete

## Retrieve / Delete Attachments

From the Attachments list, additional files may be uploaded, the existing file may be reviewed by selecting the **File Name** link or the file may be deleted by selecting the **Delete** button.

## Retrieve and Read Attachments

For those roles assigned only the Attachment View function, the **File Name** link will be available for the purpose of ready only access to the file attachments.

## Transactions tab

The functionality behind this tab allows for all transaction related to the claim to be entered and managed. Depending on the claim type, a different set of questions/fields will be displayed. Here, we will review the claim type of Lost or Stolen Access Device.

When this tab is first selected, no transactions will be returned in the list. In the following image, for transactions already created, it is easy to identify pertinent information about the transaction.

Tran ID	Tran Date	Inv Complete	SEC Code	Tran Amt	Auth Amt	Recovered Amt	Merchant	Mod Date
<a href="#">101200</a>	08/12/2013	II	POS	\$185.00	\$0.00	\$0.00	Cable, Inc.	08/22/2013
<a href="#">101200</a>	08/13/2013	II	POP	\$95.00	\$0.00	\$0.00	Electronics, Inc.	08/22/2013

At a glance, details such as the Transaction ID, Date the transaction was created, the status of the investigation, the SEC code, amount and merchant, as well as the Modified By and Date is displayed.

- To review an existing transaction, click on the number value in the **Transaction ID** column.
- To create a new transaction, click on the **New Transaction** button.

## Instructions to create a transaction(s)

From the Transaction List page select the **New Transaction** button. The Transaction Detail window will launch.

1. Select a SEC code, if known at the time; otherwise, the code will default to Unknown.
2. Populate all required fields (denoted with an asterisk \*).
3. Select one of the two **Save** options:
  - Click the **Save** button to retain the data and continue working on the same transaction.
  - Click the **Save/New** button to retain the current transaction data and then clears the fields in order for a new transaction data to be entered.
4. When the transaction(s) have been completed, click the X in the top right corner of the transaction detail page to exit and return to the claim detail pages.

## Explanation of the Transaction Details fields

When the New Transaction button is selected, the following page will display where there are three section tabs:

- **Details** – all required data (denoted with an asterisk) must be populated prior to saving the transaction.
- **Recurring Info** – fields to optionally collect information relating recurring transactions.
- **Investigation** - used to set the investigation to complete and assign a final disposition.

The screenshot displays the 'Transaction Detail' window for 'WatchDOG Reg E'. The window title is 'WatchDOG Reg E' and the page header is 'Claim Management / Transaction Detail'. The page shows three tabs: 'Details', 'Recurring Info', and 'Investigation'. The 'Details' tab is active and contains the following fields:

- Transaction Information:**
  - Claim Created: 08/22/2013 2:12 PM by John
  - Claim Modified: 08/22/2013 2:48 PM by John
  - Transaction Created: 08/22/2013 2:12 PM by John
  - Transaction Modified: 08/22/2013 2:12 PM by John
- Transaction Details:**
  - SEC Code: POS
  - Claim Reason:  Incorrect Amount  Unauthorized Transaction
  - Transaction Date: 08/12/2013
- Transaction Amounts:**
  - Amount: \$ 185.00
  - Authorized Amount: \$ 0.00
  - Recovered Amount: \$
- Merchant Details:**
  - Merchant Name: Cable, Inc.
  - Address:
  - City:
  - Country: United States
  - State/Province:
  - Zip Code:
  - Phone Number:
  - Email Address:

*Following is a brief explanation for each field in the Details tab:*

**Claim Created - Date and by:** these fields are automatically populated when the claim is saved. The fields are not editable.

**Claim Modified – Date and by:** these fields are automatically populated and updated when any edits are saved. The fields are not editable.

**SEC Code:** this is a required field. This drop down menu contains a set of SEC codes. The default value is set to Unknown. Prior to calculating Final Credit, a valid SEC code must be selected.

Click on the drop down menu arrow to make a selection.

**Note:** A complete list of the SEC codes may be found in Appendix A of this document.

**Transaction Date:** this is a required field. Enter the date of the transaction that is in question. The date may be entered manually using the mm/dd/yyyy format, or use the calendar control to select the desired date.

**Amount:** this is a required field. Enter the transaction amount where the format is in dollars and cents such as 100 or 100.00.

**Recovered Amount:** available to optionally and manually record any funds recovered for the transaction. No calculations are performed on this field as it is for documentation purposes only.

**Merchant name:** this is a required field. Enter here the name of the merchant where the transaction took place.

**Merchant address and contact:** this is optional information.

Following is a brief explanation for each field in the Recurring Info tab:

The screenshot shows a web application window titled "Transaction Detail - Tran ID: 1018608 - Claim ID: 1018202". It has three tabs: "Details", "Recurring Info" (which is selected and highlighted with a red box), and "Investigation". The "Recurring Info" tab contains a form titled "Recurring Transaction" with a "Save" button in the top right corner. The form includes several fields and radio buttons:

- "Recurring Transaction" label.
- "Has customer previously reported any other claims involving this merchant?" with radio buttons for "Yes" and "No".
- "Has customer previously authorized the merchant involved in the claim to initiate transactions?" with radio buttons for "Yes" and "No".
- "If yes, indicate the frequency:" with radio buttons for "One-time Debit" and "Recurring Debit".
- "Date of last authorized transaction:" with a text input field containing "06/03/2013" and a calendar icon.
- "Was the merchant notified that the authorization was revoked?" with radio buttons for "Yes" and "No".
- "Notification Method:" with a dropdown menu set to "In Writing".
- "Date:" with a text input field containing "07/01/2013" and a calendar icon.
- "Was the bank notified that authorization was revoked?" with radio buttons for "Yes" and "No".
- "Notification Method:" with a dropdown menu set to "By Phone".
- "Date:" with a text input field containing "08/05/2013" and a calendar icon.
- "If yes, were Stop Pay instructions given for the appropriate amount and at least 3 days prior to posting?" with radio buttons for "Yes" and "No".

**Has customer previously reported any other claims involving this merchant? Yes/No:** this is an optional field. By default, neither of the radio buttons is selected. If applicable, select one of the radio buttons.

**Has customer previously authorized the merchant involved in the claim to initiate transactions? Yes/No:** this is an optional field. By default, neither of the radio buttons is selected. If applicable, select one of the radio buttons. If Yes is selected, see the next two fields.

**If yes, indicate the frequency: One-time Debit/Recurring Debit:** this is an optional field. By default, neither of the radio buttons is selected. If applicable, select one of the radio buttons.

**Date of last authorized transaction:** this is an optional field. Based on the answer in the field above, enter the date of the last authorized transaction. The date may be entered manually using the mm/dd/yyyy format, or use the calendar control to select the desired date.

**Was the merchant notified that the authorization was revoked? Yes/No:** this is an optional field. This field is available only if the question 'Has customer previously authorized the merchant involved in the claim to initiate transactions?' is set to Yes. By default, neither of the radio buttons is selected. If applicable, select one of the radio buttons.

**Notification Method:** the two additional fields will be enabled if the answer to the above question is set to Yes.

In the first drop down menu field, the default is set to blank. To select the option of **In Writing** or **By Phone**, select the drop down menu.

The associated **Date** field is optional. The date may be entered manually using the mm/dd/yyyy format, or use the calendar control to select the desired date.

**Was the bank notified that authorization was revoked?:** this is an optional field. This field is available only if the question *'Has customer previously authorized the merchant involved in the claim to initiate transactions'* is set to Yes. By default, neither of the radio buttons is selected. If applicable, select one of the radio buttons.

**Notification Method:** the two additional fields will be enabled if the answer to the above question is set to Yes.

In the first drop down menu field, the default is set to blank. To select the option of **In Writing** or **By Phone**, select the drop down menu.

The associated **Date** field is optional. The date may be entered manually using the mm/dd/yyyy format, or use the calendar control to select the desired date.

**If yes, were Stop Pay instructions given for the appropriate amount and at least 3 days prior to posting?:** this is an optional field. This field is available only if the question *'Was the bank notified that authorization was revoked'* is set to Yes. By default, neither of the radio buttons is selected. If applicable, select one of the radio buttons.

**Print:** use this to optionally print the entire details of the transaction.

**Save:** click the **Save** button to retain the transaction information.

**Save/New:** use this option to retain data for the current transaction and clear the field to collect data for subsequent transactions.

Use the **X** button in the transaction window to close the page.

**Delete:** once the transaction is saved and retrieved, a Delete button will be displayed where the transaction may be deleted, if desired.

*Following is a brief explanation for each field in the Investigation tab:*

Transaction Detail - Tran ID: 1018608 - Claim ID: 1018202  
Transaction successfully saved.

Details | Recurring Info | Investigation

Transaction Investigation Save

Investigation

Transaction Details

Investigation Complete:

Disposition: Unauthorized

Hint Text:

Transaction Dates

Investigation Completed:

Revoke Date:

Revoke Notice Due:

Revoke Notice Sent:

Claim Dates

Claim Created: 08/22/2013

Claim Modified: 08/22/2013

Prov Credit Due: 09/06/2013

Final Credit Due: 09/06/2013

Notes

Notes History:

08/22/2013 2:55 PM - John - When saved, data entered in the add Notes field is saved to the Notes history field.

Add Notes:

**Investigation Complete:** by default, this option is not checked. This option must be checked prior to calculating and issuing final credit. In addition, this must be checked prior to revoking provisional credit for a transaction.

**Disposition:** by default, the disposition is set to Unauthorized. This field remains disabled until the Investigation Complete has been checked. The system generated options for this field are listed below. However, custom dispositions may be created where new defaults are set. Please see the Configuration Settings in the Administration section for further details.

- **Revoked Provisional-Merchant Credited:** this option is only available if provisional credit has been issued. Use this option if the merchant credited the customer after provisional credit was issued.
- **Revoked Provisional-Customer Authorized:** this option is only available if provisional credit has been issued. Use this option if the investigation deemed the customer authorized the transaction.
- **Customer Authorized – Provisional Never Issued:** this option is only available if provisional credit has not yet been issued.
- **Withdrawn – By Bank:** use this option if the bank withdraws the transaction prior to or after provisional / final credit has been issued.
- **Withdrawn-By Customer:** use this option if the customer withdraws the transaction prior to or after provisional / final credit has been issued.
- **Merchant Credit-To Customer:** use if the merchant credits the customer prior to or after provisional / final credit has been issued.
- **Unauthorized:** use this option if the transaction has been deemed unauthorized.

**Investigation Completed:** this is automatically populated when the Investigation Complete status has been set.

**Revoked Date:** this is automatically populated when the Disposition is set to one of the Revoked statuses as the final disposition.

**Revoked Notice Due:** this is automatically populated when one of the Revoked statuses is set as the final disposition.

**Revoked Notice Sent:** this is automatically populated when a revoked notice has been printed.

**Claim Dates section:** these fields identify when the claim was created and modified as well as when provisional and final credit is due.

**Notes section:** optionally enter notes related to the transactions via the Add Notes field. When saved, the data will be moved to the Notes History section where an audit trail is tracked.

**Save:** use these buttons to retain the input data with the transaction.

## Account Credit Worksheet tab

This tab contains fields to calculate and issue provisional and/or final credit.

Prior to introducing the sections and associated fields within this tab, let's go through a brief review of the Reg E compliance tier level structure for the claim types, which was used as the model for calculating the customer's credit and liability based on the information provided within this solution.

The two types of Claims:

- 1) Lost or Stolen Access Device, where any combination of tiers 1, 2 and 3 are involved;
- 2) Periodic Statement, where only tier 3 is involved.

**Tier 1** – if notice is given within 2 days of becoming aware of missing device the maximum liability is \$50\*.

**Tier 2** – if notice is not given within 2 days the maximum liability is \$500\*\*.

**Tier 3** – if notice is not given within 60 days of statement date the liability can be unlimited.

A claim may contain multiple transactions that may consist of any or all tiers.

If the claim cannot be resolved within 10 business days\*, for existing customers, then provisional credit must be issued.

For new customers (31 calendar days or less), then the resolution date is 20 business days, or provisional credit must be issued.

If provisional credit is issued, then the final credit date is extended to 45 calendar days (from date of notice)

Exception to this rule where the resolution (final credit) is extended to 90 calendar days (from date of notice) regardless of claim type:

- New Customers
- POS transactions
- IAT transactions

\* - Depending on your institution setup, the provisional credit due dates could vary from the 10 days (see Appendix C for client configurable options)

### Instructions to calculate Provisional Credit

1. Select the **Provisional Credit** button.
2. Enter any interest and fees associated with the applicable interest/fees field for the claim.
3. Click on the **Calculate** button and review the results prior to saving.
4. Click on the **Save Worksheet** button to retain the calculations.

### Instructions to issue Provisional Credit

1. Prior to issuing provisional credit, ensure credit has been calculated and saved (see prior section).
2. In the Provisional Credit section, enter the date in the **Issue Date** field. Manually enter the date using the mm/dd/yyyy format or use the calendar control.

Provisional Credit	Final Credit	Claim Information
Credit Due: 09/06/2013	Credit Due: 09/06/2013	Claim Entered: 08/22/2013
Credit Issued: 08/22/2013	Credit Issued:	Claim Reported: 08/22/2013
Credit Notice Due: n/a	Credit Notice Due: n/a	Claim Type: Periodic Statement
Notice Sent: n/a	Notice Sent: n/a	Claim Status: Open

3. Click on the **Save Worksheet** button to retain the date and automatically adjust the Credit Notice Due as well as the Final Credit Due date.

Provisional Credit	Final Credit	Claim Information
Credit Due: 09/06/2013	Credit Due: 10/06/2013	Claim Entered: 08/22/2013
Credit Issued: 08/22/2013	Credit Issued:	Claim Reported: 08/22/2013
Credit Notice Due: 08/26/2013	Credit Notice Due: n/a	Claim Type: Periodic Statement
Notice Sent: n/a	Notice Sent: n/a	Claim Status: Open

## Instructions to revoke Provisional Credit

1. Revoking credit is performed via the **Investigation tab**.

Transaction Detail - Tran ID: 1018608 - Claim ID: 1018202

Details | Recurring Info | **Investigation**

Transaction Investigation Save

Investigation

Transaction Details

Investigation Complete:

Disposition: Revoked Provisional - Merchant Credited

Hint Text:

Transaction Dates

Investigation Completed: 08/22/2013

Revoke Date: 08/22/2013

Revoke Notice Due: 08/27/2013

Revoke Notice Sent:

Claim Dates

Claim Created: 08/22/2013

Claim Modified: 08/22/2013

Prov Credit Due: 09/06/2013

Final Credit Due: 10/06/2013

Notes

Notes History:

08/22/2013 2:55 PM - John - When saved, data entered in the add Notes field is saved to the Notes history field.

2. Select the **Investigation Complete** checkbox
3. From the **Disposition** drop down menu, select one of the Revoked options. When credit is revoked for any (or all) of the transactions, the Next Action Due is to print a Revoked Notice. The revoked notices are available for printing via the Notices tab. If more than one transaction is revoked within the claim, there is an option to select which transactions to print on the notice.

## Instructions to calculate Final Credit

1. Select the **Final Credit** button.
2. Enter any interest and fees associated with the claim.
3. Click on the **Calculate** button and review the results prior to saving.
4. **Save** the worksheet.

## Instructions to issue Final Credit

1. Prior to issuing the final credit, each transaction within the claim must have a completed investigation status. In addition, the Zero Liability option (on the Claim Information tab) must be set to either Yes or No.
2. From the Account Credit Worksheet, select the **Final** radio button.
3. Prior to calculating credit, if applicable, enter values in the interest and fees fields. Select the **Calculate Credit** button. Review the calculations for validity.
4. Select the **Save Worksheet** button.
5. In the Final Credit section, enter the date in the **Credit Issued** field. Manually enter the date using the mm/dd/yyyy format or use the calendar control.
6. Click on the **Save Worksheet** button to retain the date and automatically adjust the Credit Notice Due date. Once saved, the Credit Issued date field is no longer editable.
7. The Credit Notice Due date will be updated to reflect the deadline date on which to send the notice.

Provisional Credit	Final Credit	Claim Information
Credit Due: 09/06/2013	Credit Due: 10/06/2013	Claim Entered: 08/22/2013
Credit Issued: 08/22/2013	Credit Issued: 08/22/2013	Claim Reported: 08/22/2013
Credit Notice Due: 08/26/2013	Credit Notice Due: 08/27/2013	Claim Type: Periodic Statement
Notice Sent: n/a	Notice Sent: n/a	Claim Status: Open

**Note:** See the next sections for further explanation of all fields on the Account Credit Worksheet tab. Then, the Notices tab information will follow.

## Explanation of Account Credit Worksheet fields

### Transactions, Fees and Interest

Customer Information | Claim Notes | Attachments | Transactions | **Account Credit Worksheet** | Notices | History

Account Credit Worksheet Calculate Save Worksheet

Credit is:  Provisional  Final

*To ensure proper credit, the customer's balance should be adjusted by the amount of each unauthorized transaction for which the bank is liable. Any fees that would have not been charged had the unauthorized transactions not occurred should be identified and refunded. Such fees include, but may not be limited to, NSF/OD fees, transaction fees, and service charges incurred if minimum balance is not maintained. In addition, accrued and/or interest paid should be adjusted accordingly.*

**Transactions, Fees and Interest**

Date of statement on which first unauthorized transaction appeared:	10/22/2010 (+60 days) 12/21/2010
Total number and dollar amount of transactions included in the claim:	# 3 / \$589.00
If account is interest bearing, determine interest owed:	\$ 0.00
Total fees for which customer <b>is not</b> liable:	\$ 0.00
Total fees for which customer <b>is</b> liable: (not included in claim total)	\$ 0.00

This section contains the number of transactions and amounts as well as fields to enter any interest owed or fees that the customer may or may not be liable. In addition, information such as the Date of statement, plus 60 days, is carried over the Claim Information tab.

## Lost or Stolen Access Device Calculations

By default, this section is collapsed (or hidden) when the page first displays. Click the – or + sign to collapse or expand this section.

[Hide Lost or Stolen Access Device Calculations](#)

Date customer learned access device was missing: 08/12/2013 (+2 business days) 08/14/2013

**Tier 1**

Eligible Transactions occurring through 08/14/2013: \$305.00

[Hide](#)

Tran ID	Tran Date	Inv Complete	SEC Code	Tran Amt	Auth Amt	Recovered Amt	Merchant	Mod Date
1018613	08/12/2013	N	POS	\$250.00	\$0.00	\$0.00	test	08/22/2013
1018614	08/13/2013	N	CBR	\$55.00	\$0.00	\$0.00	test	08/22/2013

Maximum liability allowed under Regulation E: \$0.00

**Tier 2**

Eligible Transactions occurring after 08/14/2013 and through 10/21/2013: \$150.00

[Hide](#)

Tran ID	Tran Date	Inv Complete	SEC Code	Tran Amt	Auth Amt	Recovered Amt	Merchant	Mod Date
1018612	08/19/2013	N	POS	\$150.00	\$0.00	\$0.00	Testing	08/22/2013

Maximum liability allowed under Regulation E: \$0.00

Least amount from Tier 1: \$0.00

Least amount from Tier 2: \$0.00

Maximum of Tier 1 and Tier 2 Liability: \$0.00

**Tier 3**

If the eligible transaction appeared on a regular statement made available to the customer prior to the claim, indicate the following:

Total dollar amount of transactions posted after 10/21/2013 (Customer Liability): \$0.00

[Show](#)

Here, the 'Date customer learned access device was missing' is carried over from the Customer Information tab and adds two business days, indicating the two day timely notice given policy.

Each of the three tier sections include the maximum liability amount as well as transactions occurring after or through the dates presented in the statements as seen in the above image.

Following is an example of this same section when a Periodic Statement claim type is involved.

## Hide Periodic Statement Calculations

This is the only section that varies when the claim type is a Periodic Statement. Here, only Tier 3 is involved. In the following image, a \$750.00 transaction occurred after the specified date of 01/30/2009, which was 60 days after the statement date.

[Hide Periodic Statement Calculations](#)

**Tier 3**  
*If the transaction appeared on a regular statement made available to the customer prior to the claim, indicate the following:*

Total dollar amount of transactions posted after 01/30/2009 (Customer Liability):	<b>\$750.00</b>
---	-----------------

## Liability and Credit Totals

After calculating, the customer's liability or credit is indicated in the sub sections - Liabilities and Credits. Included in each section are any fees or interest involved in the claim.

**Liability and Credit Totals**

**Liabilities**

Claim Total:	<b>\$589.00</b>
Customer's Transaction Liability (Tier liability + withdrawn/no error transactions):	<b>\$489.00</b>
<a href="#">+ Show - Withdrawn (No Error) Transactions</a>	
Customer's Liability for Fees Assessed:	<b>\$0.00</b>
<b>Total Customer's Liability:</b>	<b>\$489.00</b>

**Credits**

Transactional Credits:	<b>\$100.00</b>
Adjusted Fees Credited (bank fees - customer fees):	<b>\$0.00</b>
Interest Credited:	<b>\$0.00</b>
<b>Total Account Credit:</b>	<b>\$100.00</b>

<b>Provisional Credit</b> Credit Due: 11/05/2010 Credit Issued: 10/22/2010 Credit Notice Due: 10/26/2010 Notice Sent: n/a	<b>Final Credit</b> Credit Due: 12/06/2010 Credit Issued: <input type="text"/> Credit Notice Due: n/a Notice Sent: n/a	<b>Claim Information</b> Claim Entered: 10/22/2010 Claim Reported: 10/22/2010 Claim Type: Lost or Stolen Access Device Claim Status: Open
---	--	---

## Provisional Credit and Final Credit

Primarily, these fields are used to issue credit as well as view the dates in which credit is due and when the notice should be sent. The Notice Due dates are populated when the credit is issued. The Notice Sent date is automatically populated when the notice is printed via the Notices tab.

## Worksheet Completed By

This field represents the current user accessing this page.

## Calculate and Save Worksheet

These buttons are used to calculate the claims and save the calculations.

*The next section will review the steps to calculate the liability and credit for the following scenarios:*

Lost or Stolen Access Device and Periodic Statement claim types

- Calculate Provisional Credit
- Issue Provisional Credit
- Calculate Final Credit
- Issue Final Credit

In all scenarios, a disclosure notice may be printed for delivery to the customer.

## Notices tab

The fields in this tab provide the ability to print disclosure notices for the applicable credit issued for the claim.

### Print the Provisional Credit Disclosure Notice

In order to print this notice, we will need to proceed to the **Notices** tab. Following is an image of the features behind this tab.



1. From the Provisional Credit drop down menu, select the applicable notice.
2. Click on the **Print** button that is associated to the applicable provisional credit notice.
3. From this window the notice may be printed using the File/Print menu option.
4. Once the disclosure notice is printed, the Notification Sent date field in the Notices grid will automatically populate with the current date. If the notice was printed/issued prior to the current date, enter the date and select the Save button.

After the notice has been printed, the Notice Sent date in the Account Credit Worksheet will be updated with the printed date.

**Provisional Credit**

Credit Due: 09/06/2013

Credit Issued: 08/22/2013

Credit Notice Due: 08/26/2013

Notice Sent: 08/22/2013

## Print the Revoked Provisional Credit Disclosure Notice

In order to print this notice, we will need to proceed to the **Notices** tab.

Notice Type	Notice Name	Issue Date	Notice Due	Notification Sent	Print Notice
Written Statement		n/a	n/a	n/a	<a href="#">Print</a>
Provisional Credit	Provisional Credit	06/22/2013	06/26/2013	08/22/2013	<a href="#">Print</a>
Single Tran Revoke	Single Tran Revoke	06/22/2013	08/27/2013		<a href="#">Print</a>

1. In the revoke notices drop down menu, select the applicable notice.
2. In the Revoke Notices row, select the **Print** button.

**Note:** If multiple transactions within the claim are revoked, you will select the 'Multiple' link (as seen in the image below). Use the mouse to hover over these links, which will identify the transaction IDs and notice due dates for each revoked credit transactions.

3. To print the notice, click on the **Print** button. The disclosure notice will load into a separate window.

**Note:** When multiple transactions within the claim have been revoked, a dialog box will display where you may selectively choose the transactions to include on the notice.

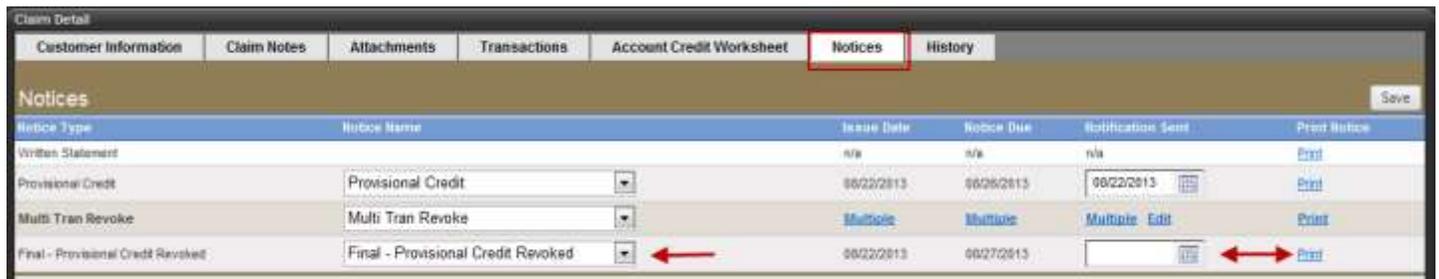
Select	Tran ID	Tran Date	Inv Complete	SEC Code	Tran Amt	Auth Amt	Recovered Amt	Merchant	Mod Date
<input checked="" type="checkbox"/>	1018614	08/13/2013	Y	CBR	\$55.00	\$0.00	\$0.00	test	08/22/2013
<input type="checkbox"/>	1018612	08/19/2013	Y	POS	\$150.00	\$0.00	\$0.00	Testing	08/22/2013

4. From this window the notice may be printed using the **Print** menu option.
5. Once the disclosure notice is printed, the Notification Sent date field in the Notices grid will automatically populate with the current date. If the notice was printed/issued prior to the current date, enter the date and select the **Save** button.

After the notice has been printed, the Notice Sent date in the Claim Investigation tab will be updated with the printed date.

## Print the Final Credit Disclosure Notice

In order to print this notice, you will need to proceed to the **Notices** tab. Following is an image of the features behind this tab.



Notice Type	Notice Name	Issue Date	Notice Due	Notification Sent	Print Notice
Written Statement		n/a	n/a	n/a	<a href="#">Print</a>
Provisional Credit	Provisional Credit	08/22/2013	08/26/2013	08/22/2013	<a href="#">Print</a>
Multi Tran Revoke	Multi Tran Revoke	Multiple	Multiple	Multiple Edit	<a href="#">Print</a>
Final - Provisional Credit Revoked	Final - Provisional Credit Revoked	08/22/2013	08/27/2013		<a href="#">Print</a>

1. From the Final Notice Type drop down menu, select **Make Provisional Final**.
2. Click on the **Print** button. The disclosure notice will load into a separate window.
3. From this window the notice may be printed using the File/Print menu option.
4. Once the disclosure notice is printed, the Notification Sent date field in the Notices grid will automatically populate with the current date. If the notice was printed/issued prior to the current date, enter the date and select the Save button.

After the notice has been printed, the Notice Sent date in the Account Credit Worksheet will be updated with the printed date.



**Final Credit**

Credit Due: 11/20/2013

Credit Issued: 08/22/2013

Credit Notice Due: 08/27/2013

Notice Sent: 08/22/2013

## Printing other / custom notices

There are additional notices that may be issued:

- Written Statement – if the bank requires written confirmation from the customer that the information submitted is subject to penalty of perjury. This is also known as the WSUPP (Written Statement Under Penalty of Perjury.)
- Final – No Error – prior to issuing Provisional Credit, the institution may deem this claim as no error. This disclosure notice may be printed.
- Withdrawn – prior to issuing Provisional or Final Credit, the customer may request the claim to be withdrawn. This disclosure notice may be printed.

## Print Notices for closed claims

Notices can be printed after the claim has been closed.

**Note:** After a claim is closed the Notification Sent date will not update when a notice is printed for a closed claim. The last printed notice prior to closing the claim will be the only notice available to print for the applicable Notice Type.

If a notice is printed / reprinted, the action is tracked in the History tab; refer to the image below.



Claim ID: 1018205

Customer Information | Claim Notes | Attachments | Transactions | Account Credit Worksheet | Notices | History

Claim History Print

Claim ID: 1018205      Account Number: 45454545  
Claim Type: Lost or Stolen Access Device      Next Action Due:  
Customer: Bill Goldsmith      Due Date:

Action Date	User Name	Claim Status	Action Description
08/22/2013 04:33 PM	jph	Open	Prev Credit Notice Printed
08/22/2013 04:34 PM	jph	Closed	Claim closed
08/22/2013 04:34 PM	jph	Closed	Prev Credit Notice Printed <span style="color: red;">←</span>

123

## History tab

An audit of the claim events such as created date, created by, when provisional and / or final credit is calculated/issued.

## New Claim Wizard

This is another method in which to create a new claim. The wizard steps the user through each section of the Claim Information tab and creating one transaction. Upon completing the claim creation, the claim details pages will be displayed.

## Clone a Claim

This optional feature provides the ability to create a new claim from an existing claim. Data within the following sections of the Claim Information tab will carry over to the newly created claim:

- Customer Name
- Customer Address
- Account Information
- Claim Information
  - The Claim Entered and Last Modified date fields will reflect current date in which cloning occurred.
- Card/Access Device Information
  - All data with the exception of the 'Date the customer became aware access device was lost or stolen'. The date field will be blank.

Claim data that **is not** carried over to the newly created claim:

- The dates in the Important Dates section will reset based on the current date, but may be changed accordingly.
- Claim Notes
- Transactions
- Notices
- History – The history will indicate the claim id from which the claim was cloned.

Access to this feature is controlled by the Clone Claim function. By default, the Admin role has been assigned this function. This function may be assigned to additional roles, if applicable.

Following are the instructions on how to clone a claim.

1. Retrieve the claim that you wish to clone.
2. From the Customer Information tab, select the **Clone Claim** button.

Claim ID: 1018201

Customer Information | Claim Notes | Attachments | Transactions | Account Credit Worksheet | Notices | History

Customer Information

Clone Claim | Print/Internal Notes | Print/Public Notes | Save Details

Customer Name

Last Name: Jones | First Name: Sally

Middle Name: | Prefix: | Alias: |

Customer Address

Address: 123 South St

City: Charlotte | Country: United States | State/Province: North Carolina | Zip Code: |

Contact Information

Phone: | Type: |

Alternate Phone: | Type: |

Fax Number: |

E-Mail: |

Alternate E-Mail: |

The originating claim will close and the new claim will be presented on the page with a new Claim ID number. From here, you may treat this as a new claim by adding application notes, attachments and transactions.

### Change claim type on cloned claim

A change has been made to allow the claim type to be changed for a cloned claim. This feature is dependent on the **Supervisor Override** function.

Once the claim has been cloned, the Claim Type field will be enabled to change the type.

Claim Information

Claim Type: Lost or Stolen Access Device

Claim Status: Lost or Stolen Access Device on

Periodic Statement

Has customer previously reported any other claims? Yes No Search

Claim Entered: 05/22/2013 2:11 PM by jph

Last Modified: 05/22/2013 2:11 PM by jph

In addition to changing the claim type, the following fields are available for editing:

- Claim Reported Date defaults to the current date
- Provisional and Final credit due dates default to blank
- Date the customer became aware access device was lost or stolen defaults to blank
- Other authorized user(s) added to the claim are retained
- All other data in the claim information tab will be retained

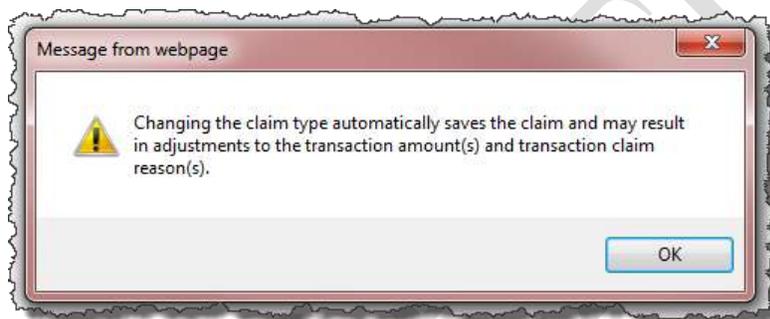
## Change claim type on existing claim

A change has been made to allow the claim type to be changed for an existing claim where credit has not been issued. This feature is dependent on the Supervisor Override function.

To change the claim type for an existing claim, follow these steps:

1. Search for an existing claim where credit has not been issued.
2. Select the desired claim.
3. In the Customer Information section, change the Claim type.

A warning message is displayed after the claim type has been changed for an existing claim that has transactions; please refer to the image below. The message explains that the change will automatically save the claim and it will also adjust the transaction amount(s) and transaction claim reason(s) accordingly, based on the scenarios below.



Changing the claim type could affect existing transaction reasons, or existing transaction amounts depending on the transactional data and the value of the claim type. See 1 & 2 below:

1. Initial claim type is Lost or stolen Access Device and it is changed to a Periodic Statement:
  - The transactions will retain the transaction reason of Unauthorized, unless the SEC Code is ATM. In this case the transaction reason will be set to Incorrect Amount.
  - The transaction amount will remain in the Amount field.
2. Initial claim type is Periodic Statement and it is changed to Lost or Stolen Access Device:
  - If the transaction reason for any of the transactions is set to Incorrect Amount, then the difference between the Amount field and the Unauthorized Amount field will be placed in the Amount field.

# Reports

This section currently consists of seven reports where each is explained below.



## Tickler Report

Based on the selected search criteria, this report is used to identify the next action item due for active claims for the next 30 days.

Claim ID	Last Name	First Name	Claim Date	Modified By	Date Modified	Action Required	Due Date
1018202	Wilson	Henry	08/22/2013	john	08/22/2013	Notice (Final)	08/27/2013
1018201	Jones	Sally	08/22/2013	john	08/22/2013	Prov. Credit	08/29/2013
1018203	Jones	Janis	08/22/2013	john	08/22/2013	Prov. Credit	08/05/2013

Following is a brief description of each of the search fields.

**Claim Type** – defaults to ‘Both Types’. The options are Lost or Stolen Access Device and Periodic Statement.

**Start Date and End Date** – the default set the Start Date to the current date; the End Date is the Start Date plus 30 calendar days.

**Account Type** – defaults to ‘Both’. The options are Checking and Savings.

**Next Item Due** – defaults to ‘All’. The options are as follows:

- Provisional Credit Due
- Provisional Credit Notice
- Final Credit Due
- Final Credit Notice
- Credit Revoked Notice
- Close Claim

### Run the Tickler Report

1. To run the report, simply accept the default settings, or use the field controls to change the selections.
2. Click on the **Search** button to display a new set of results.
3. Click on the **Clear** button to return the search settings back to the defaults.
4. To print the report, see the Print Reports instructions following the Reports section.

## Claim History

Claim actions such as the date the claim was created, status changes, dates notices were printed, as well as dates on which the provisional and final credit are calculated and issued are audited within the application. As a result, this reporting option can be used to identify the history for a particular claim or group of claims, based on the selected search criteria.

Claim ID	Action Date	User name	Claim Status	Action Description
1018201	08/22/2013 02:11 PM	john	Open	Claim Created
1018201	08/22/2013 02:11 PM	john	Open	Transaction Created: 1018607
1018202	08/22/2013 02:12 PM	john	Open	Claim Created

Following is a brief description of each of the search fields.

**Claim ID** - enter the claim id number to search for a particular claim.

**Start Date and End Date** – the default Start Date is set to 7 days prior to the current date; the End Date is set to the current date. Use the calendar controls to change the date range.

**User Name** – To search for claims created by a particular user, select the user’s login id from this drop down menu.

### Run the Claim History Report

1. To run the report, simply accept the default settings, or use the field controls to change the selections.
2. Click on the **Search** button to display a new set of results.

3. Click on the **Clear** button to return the search settings back to the defaults.
4. To print the report, see the Print Reports instructions following the Reports section.

## Claim Summary

Based on the search criteria, a summary listing of claims is returned where the current claim status is included. In addition, the **Claim ID** serves as a link to retrieve the claim.

The screenshot shows a web application interface for a 'Claim Summary Report'. At the top, there are several search filters: Last Name, First Name, Account Number, Account Type (dropdown), Start Date (08/15/2013), End Date (08/22/2013), Claim ID (with a note: '(Searching by Claim ID disregards all other search criteria)'), Claim Type (Both Types), Claim Status (All), Created By, Modified By, and Tax ID (SSN). There are 'Search' and 'Clear' buttons on the right. Below the filters is a table with the following data:

Claim ID	Claim Type	First Name	Last Name	Claim Reported	Provisional Credit Due	Final Credit Due	Modified By	Date Modified	Created By	Created Date	Claim Status
<a href="#">1018205</a>	Lost or Stolen Access Device	Bill	Goldsmith	08/22/2013	09/06/2013	11/20/2013	john	08/22/2013	john	08/22/2013	Closed
<a href="#">1018203</a>	Lost or Stolen Access Device	Jane	Smith	08/22/2013	09/06/2013	09/06/2013	john	08/22/2013	john	08/22/2013	Open

Following is a brief description of each of the search fields.

**Last Name** and **First Name** fields – by default, the field is blank.

**Account Number** – by default, the field is blank.

**Account Type** – defaults to 'Both'. The options are Checking and Savings.

**Start Date** and **End Date** – the Start Date is set to seven days prior to the End Date, which is the current date.

**Claim Type** – the default is set to Both; the other two options are Lost or Stolen Access Device and Periodic Statement.

**Claim ID** – by default, the field is blank. If data is entered in this field, the other search fields will be ignored when the search is executed.

**Claim Status** – defaults to 'All'. The options are Open, Closed, and Bank Withdrawn.

**Created By** – defaults to blank. The options will be all users who have been created as users.

**Modified By** – defaults to blank. The options will be all users who have been created as users.

**Tax ID (SSN)** – defaults to blank. Optionally, enter the tax id to search.

## Run the Summary Report

1. To run the report, simply accept the default settings, or use the field controls to change the selections.
2. Click on the **Search** button to display a new set of results.
3. Click on the **Clear** button to return the search settings back to the defaults.
4. To print the report, see the Print Reports instructions following the Reports section.

## Final Credit Amount Report

Based on the selected search criteria, this report details the customer and bank liability amounts for a single claim or multiple claims. Claims appear on this report only after final credit has been issued.

The screenshot shows a web interface for generating a 'Final Credit Report'. At the top, there are several search filters: Last Name, First Name, Account Number, Account Type (dropdown), Start Date (08/15/2013), End Date (08/22/2013), Claim ID, Claim Type (dropdown), Claim Status (dropdown), Created By, Modified By, and Tax ID (SSN). There are 'Search' and 'Clear' buttons on the right. Below the filters is a table with the following data:

Claim ID	Claim Date	Customer Name	Tran. Amt.	Adj. Fees & Interest	Cust. RegE Liability	Cust. Trans. Liability	Bank RegE Liability	Bank Assumed Liability	Recovered Amount
1018202	08/22/2013	Henry Wilson	280.00	0.00	0.00	0.00	280.00	0.00	0.00
1018205	08/22/2013	Bill Goldsmith	455.00	0.00	0.00	205.00	250.00	0.00	0.00

Following is a brief description of each of the search fields.

**Last Name** and **First Name** fields – by default, the field is blank.

**Account Number** – by default, the field is blank.

**Account Type** – by default, the value is set to 'Both'. The other two options are Checking and Savings.

**Start Date** and **End Date** – the Start Date is set to seven days prior to the End Date, which is the current date.

**Claim Type** – by default, the value is set to Both Types. The other two options are Lost or Stolen Device and Periodic Statement.

**Claim ID** – by default, the field is blank. If data is entered in this field, the other search fields will be ignored when the search is executed.

**Claim Status** – defaults to 'All'. The options are Open, Closed and Bank Withdrawn.

**Created By** – defaults to blank. The options will be all users who have been created as users.

**Modified By** – defaults to blank. The options will be all users who have been created as users.

**Tax ID (SSN)** – defaults to blank. Optionally, enter the tax id to search.

## Run the Final Claim Amount Report

1. To run the report, simply accept the default settings, or use the field controls to change the selections.
2. Click on the **Search** button to display a new set of results.
3. Click on the **Clear** button to return the search settings back to the defaults.
4. To print the report, see the Print Reports instructions following the Reports section.

## Claim Export Reports

Here, there are two options to export the claim details for a single or multiple claims to a Microsoft® Excel spreadsheet. In addition, an option to export the claim details, including the transaction details.

**Export Claims Only** – export all the claim details, minus the transaction information.

**Export All** – export all the claim details, including the transaction and merchant details.



The screenshot shows a web-based search form titled "Claim Export". It contains several input fields and dropdown menus. The fields are: Last Name, First Name, Account Number, Account Type (dropdown), Start Date (calendar icon), End Date (calendar icon), Claim Type (dropdown), Claim ID (with a note: "(Searching by Claim ID disregards all other search criteria)"), Claim Status (dropdown), Created By (dropdown), Modified By (dropdown), and Tax ID (SSN). At the bottom right, there are three buttons: "Export Claims Only", "Export All", and "Clear".

Following is a brief description of each of the search fields.

**Last Name** and **First Name** fields – by default, the field is blank.

**Account Number** – by default, the field is blank.

**Account Type** – by default, the value is set to 'Both'. The other two options are Checking and Savings.

**Start Date** and **End Date** – the Start Date is set to seven days prior to the End Date, which is the current date.

**Claim Type** – by default, the value is set to Both Types. The other two options are Lost or Stolen Device and Periodic Statement.

**Claim ID** – by default, the field is blank. If data is entered in this field, the other search fields will be ignored when the search is executed.

**Claim Status** – defaults to 'All'. The options are Open, Closed and Bank Withdrawn.

**Created By** – by default, the field is blank. Use this field to export claim(s) created by a particular user.

**Modified By** – by default, the field is blank. Use this field to export claim(s) that were modified by a particular user.

**Tax ID (SSN)** – by default, the field is blank. To export a claim for a particular SSN, enter the number to search.

## Run the Claim Export

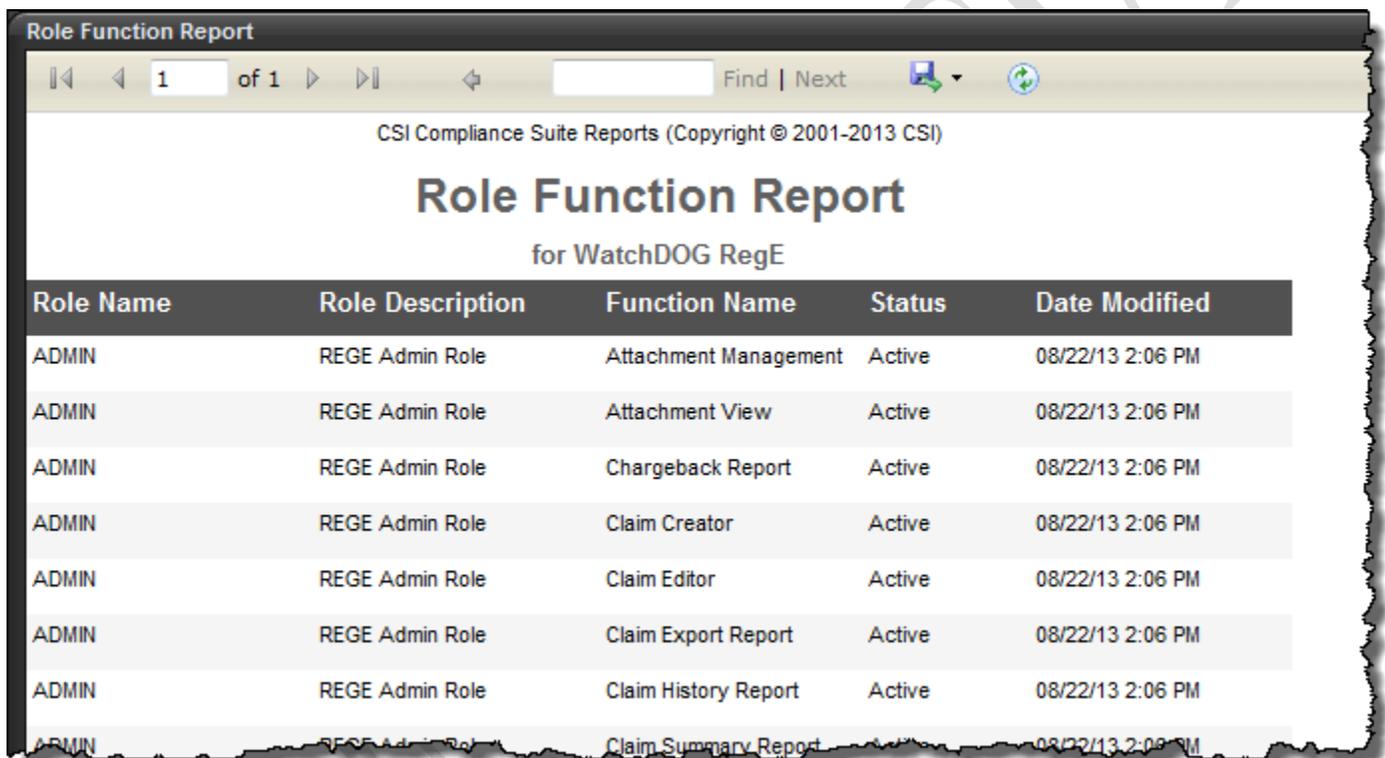
1. To run the report, simply accept the default settings, or use the field controls to change the selections.
2. Click on the **Export Claims Only** or **Export All** button.
3. The results of the search may be opened or saved onto your local network, using the Windows save controls.

**Note:** Use the Clear button to return the search fields back to the defaults.

## Role Function Report

Use this report to identify the functions that are assigned to all the roles.

There are no search fields associated with this particular report. When the link is selected, the report will display all the results. See the example image below:



Role Function Report

CSI Compliance Suite Reports (Copyright © 2001-2013 CSI)

### Role Function Report

for WatchDOG RegE

Role Name	Role Description	Function Name	Status	Date Modified
ADMIN	REGE Admin Role	Attachment Management	Active	08/22/13 2:06 PM
ADMIN	REGE Admin Role	Attachment View	Active	08/22/13 2:06 PM
ADMIN	REGE Admin Role	Chargeback Report	Active	08/22/13 2:06 PM
ADMIN	REGE Admin Role	Claim Creator	Active	08/22/13 2:06 PM
ADMIN	REGE Admin Role	Claim Editor	Active	08/22/13 2:06 PM
ADMIN	REGE Admin Role	Claim Export Report	Active	08/22/13 2:06 PM
ADMIN	REGE Admin Role	Claim History Report	Active	08/22/13 2:06 PM
ADMIN	REGE Admin Role	Claim Summary Report	Active	08/22/13 2:06 PM

## User Role Report

Identifies the user and roles they are assigned.

There are no search fields associated with this particular report. When the link is selected, the report will display all the results. See the example image below:



User Role Report

CSI Compliance Suite Reports (Copyright © 2001-2013 CSI)

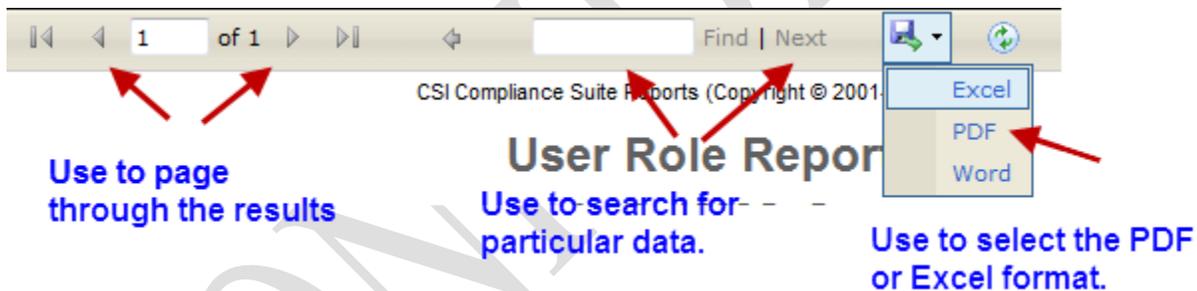
### User Role Report

for WatchDOG RegE

User Name	Last Name	First Name	Middle Name	Status	Effective Date	Role Name
Admin				Active	08/22/2013	ADMIN
John	Smith	John		Active	08/22/2013	ADMIN

## Print Reports

In order to print any of the reports, use the Print control to export the results as a PDF or Excel document.



Use to page through the results

Use to search for particular data.

Use to select the PDF or Excel format.

# Administrative Tasks

## Navigating within the Administration

To view **Administration** options, click the **Administration** header in the Navigation pane.



The Administration menu contains the following selections, based on the application modules purchased, user role, and role function assignment:

- **Users** – Add or edit information pertaining to users of the Reg E application.
- **Reset Password** - Reset user password for current Reg E users.
- **Roles** - Opens Role Management page to add or edit existing roles.
- **Role Assignment** – Used to assign roles or view currently assigned roles/functions to a user.
- **Configuration Settings**- this allows the administrator to configure liability amounts for on-time and late amounts. In addition, the Provisional Credit Timeframe (in days) for Visa and Mastercard may be defined.
- **Notice Builder** – This enables the creation and maintenance of final and provisional credit notices to be sent to customers. In addition, custom notices may be created.

## User Administrator Role

As part of your new company setup, CSI Regulatory Compliance assigns a system administrator for your company with the User ID and role name “ADMIN.” The Admin role has full privileges (privileges to use all the Reg E application functions) and has the ability to set up other users.



**The ADMIN role and user may not be edited.** If you want to work with administrator roles, create one or more new administrator roles to work with.

## Additional Administrators

As previously stated, the application comes with one default Admin role and user. It is recommended that additional users be set up as administrators to the application, for backup purposes.

## Functions

This list contains all Reg E functions.

- **Attachment Management** – Allows for the uploading and deletion of documents per claim.
- **Attachment View** – Allows for read only access of documents that have been uploaded for the claim. This function is not available by default.
- **Claim Creator** – Enables the user to access the Create New Claim link, which is necessary to add a claim to the system. This must be used in conjunction with the Claim Editor function.
- **Claim Editor** – Allows users to modify an existing claim. This must be used in conjunction with the Claim Creator function.
- **Claim Export Report** – Allows users to export the details of claims to a Microsoft® Excel spreadsheet.
- **Claim History Report** – Enables the user to report on the historical events of a claim(s).
- **Claim Summary Report** – Displays the Claim Summary report link under the Report section in the menu. This is where users can enter filter criteria to return the corresponding claim information.
- **Client Configuration** – Assign this function to enable access to the Configuration settings link.
- **Other Notices** – Assign this function to enable users to print the custom notices created by your institution.
- **Dashboard Access** – If the user has this function, they will see all the active claims in the system displayed upon logon in the dashboard view.
- **Default Notices** – Assign this function to enable users to print the default notices.
- **Edit Closed Claims** – Users with this function can open a closed claim.
- **Final Credit Report** – Enables the user to report on the final claim liabilities amounts per claim or for a group of claims based on search criteria.
- **New Claim Wizard** – Allows users to create claims via the New Claim Wizard. This can be used in conjunction with or independent of the Claim Creator.
- **Notice Builder** – Allows access to the Notice Builder link under the Administrator section of the menu for maintenance of customer notices.
- **Password Management** – Provides access to define password complexity/enforcement attributes.
- **Role Function Report** – Assign this function to provide access to the Role Function Report in the Reports page.
- **Search Claims** – Enables the Search Claims link under Claim Management menu option so users can query to entered claims to display.
- **Supervisor Override** – Enables the editing of the Claim Reported Date field until credit has been issued.
- **Tickler Report** – Activates the Tickler report under the reports menu so the user can filter entered claims to see upcoming due dates for these claims.
- **User Admin** – Ability to create/delete/modify all users' access to the application.
- **User Role Report** - Assign this function to provide access to the User Role Report in the Reports page.

## Managing Roles

What is a role? A role grants access privileges to a user and enables the user to carry out one or more functions. It does not matter how many roles you create, but make sure that each function that you want to use is assigned to a role. Users must have at least one role in order to be able to use the Reg E application.



Before you create roles, we recommend that you plan ahead and create a setup and naming convention that follows your company's policies. Initial planning can save time and prevent having to rename roles, change role assignments, etc.

## Creating Roles

Create roles for the functions assigned to your company. You may use whatever naming convention you wish.

**Note:** Both the role and the user must have **Active** status for the role to be functional.

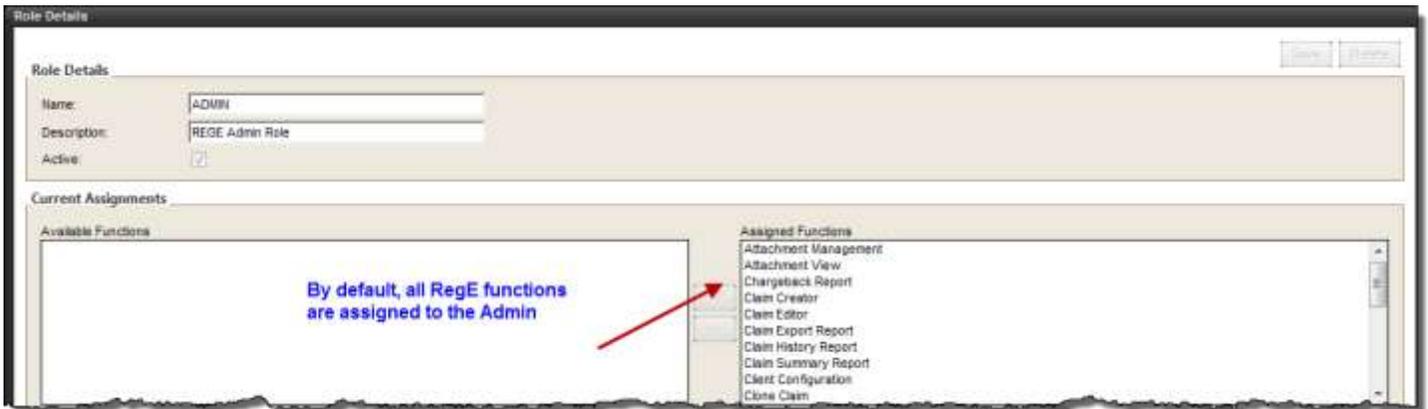
1. From the Administration Navigation pane, select **Roles** to access the Roles Management page.



2. This opens the **Role Details** page that lists the Roles that have been created. Select a role and view the role details by clicking on the role name. In the following example, only the role "ADMIN" appears – this role was setup for your company during installation.

Role Name	Role Description	Active	Date Modified
<a href="#">ADMIN</a>	REG E Admin Role	Yes	8/22/2013 2:06 PM

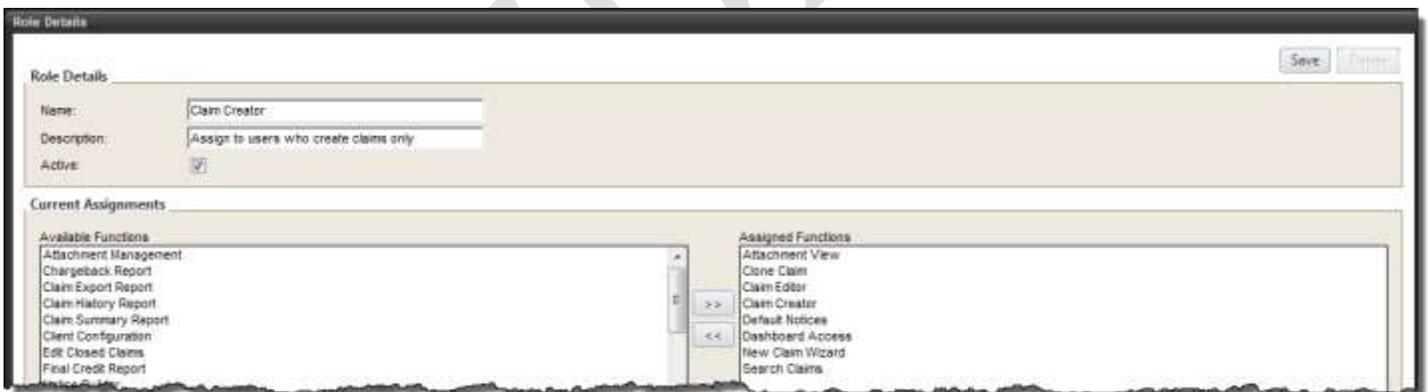
All the functions for the services your company has subscribed to are assigned to ADMIN. You, as an administrator, must have all functions assigned to you in order for you to assign the functions to other users.



3. Click **Add New Role** to open the **Role Details** page. You now begin creating new roles and assigning the appropriate functions.



4. Complete the **Role Details** section, making sure that **Active** is checked.
5. In the Available **Functions** section, select the function(s), then click >> to assign the function. The function(s) you assigned now appear(s) in the **Assigned Functions** section.
6. Click **Save**. Once the role and assignment are successfully saved, the new role appears in the **Role Management** page.



## Deactivating Roles

- To deactivate a role, deselect the **Active** checkbox, located in the Role Details section.

## Deleting Roles

Before deleting a role, identify the value of the role and how it affects users where this role is already assigned. Once a role has been deleted, it is removed from the user assignments.

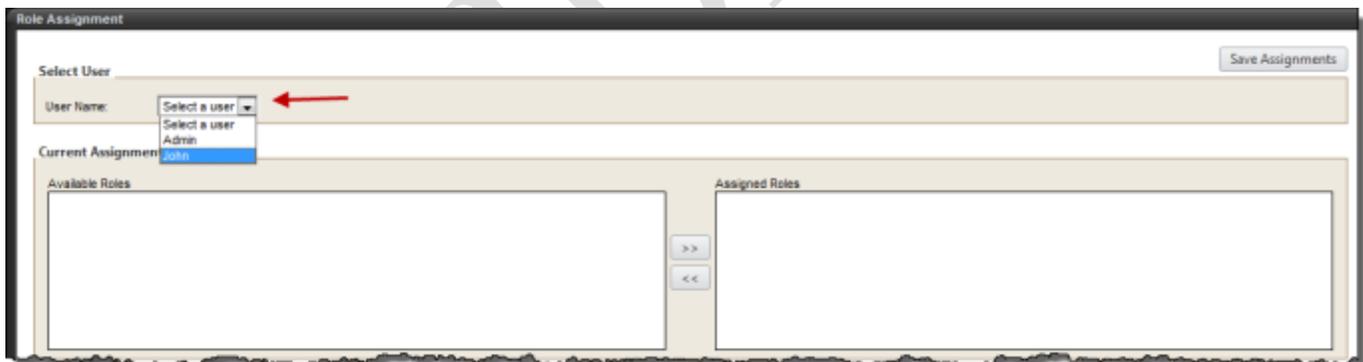
**Note:** Once a role is deleted, the role name may not be used again.

- Click **Delete** in the Role Details Page.

## Assigning Roles

After you create the roles for your company, you can now assign these roles to users. We recommend you create one or more Administrators as a backup. By default, the Admin role is automatically assigned to the default Admin user account when your institution account is set up.

1. In the Administration Navigation pane, select **Role Assignment**.



2. Select the name of the user to be assigned a role.
3. In the **Available Roles** section, select the role you are assigning, and then click >>.
4. Click **Save Assignments** to save the role assignment for the given user.

## Working with User Management

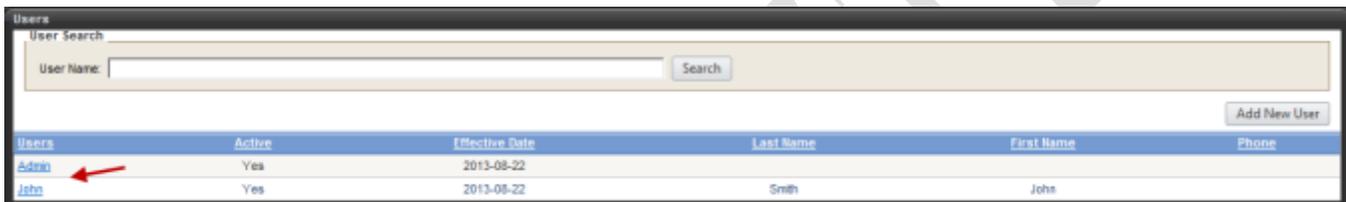
Users that have the function “**User Admin**” will be able to navigate to the User Management pages in order to manage users.

### Password Requirements

- Passwords must consist of at least 6, and no more than 15, alphanumeric characters.
- All passwords are case sensitive.
- Passwords must have at least 1 upper case, 1 lower case, and 1 numeric character. For example, “YourPassword1.”
- Passwords expire every 180 days and must be reset.

### Adding or Modifying a User

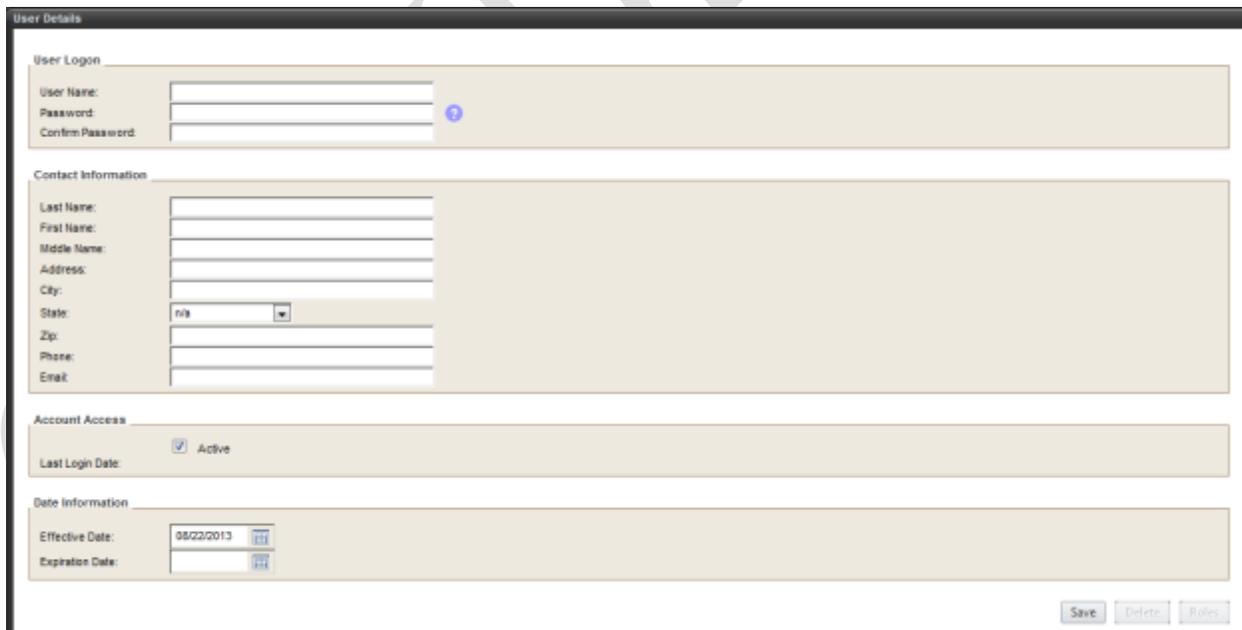
1. Click **Users** in the **Navigation pane** (under Administration). This opens the **User Search** page. A paged list of all users sorted by user name is displayed.



The screenshot shows the 'User Search' page. At the top, there is a search bar with the label 'User Search' and a 'Search' button. Below the search bar is a table with columns: 'Users', 'Active', 'Effective Date', 'Last Name', 'First Name', and 'Phone'. The table contains two rows: one for 'Admin' and one for 'John'. A red arrow points to the 'Admin' link in the 'Users' column. To the right of the table is an 'Add New User' button.

Users	Active	Effective Date	Last Name	First Name	Phone
<a href="#">Admin</a>	Yes	2013-08-22			
<a href="#">John</a>	Yes	2013-08-22	Smith	John	

2. Click **Add New User** to open the **User Details** page to add a new user.



The screenshot shows the 'User Details' page. It is divided into several sections: 'User Logon' with fields for 'User Name', 'Password', and 'Confirm Password'; 'Contact Information' with fields for 'Last Name', 'First Name', 'Middle Name', 'Address', 'City', 'State' (a dropdown menu), 'Zip', 'Phone', and 'Email'; 'Account Access' with a checkbox for 'Active' and a 'Last Login Date' field; and 'Date Information' with 'Effective Date' and 'Expiration Date' fields. At the bottom right, there are 'Save', 'Delete', and 'Roles' buttons.

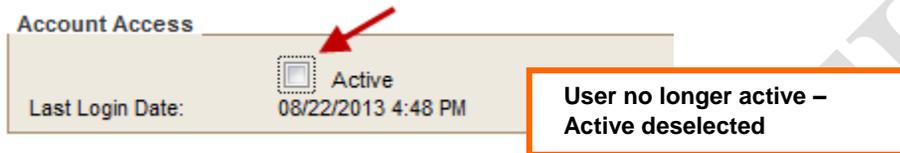
3. In the **User Logon** section, enter the User Name and temporary Password. Make sure the password meets the password requirements described above.

**Note:** The user will be prompted to change their password upon logging in to the application.

4. In the **Contact Information** section, the Last Name, First Name and Email fields are required; enter any additional information if you'd like to.
5. In the **Account Access** section, make sure that the **Active** checkbox is checked.
6. In the **Date Information** section, accept the default date (the date you create the user) or enter a different date. Enter an expiration date if applicable. The user will be unable to login after the “**Expired Date**” takes effect.
7. Click **Save**. A message appears confirming the user successfully updated.

## Deactivating Users

- To deactivate a user, deselect the Active button in the User Management page to place the user in inactive status.



In the User list grid, the user will remain in the list, but the Active status will be set to No.

## Default Configuration Settings

This page consists of six tabs where settings such as tier liability amounts, the timeframes to issue provisional and final credit due dates, and margins as well as any header and footer information are defined. This link will be available only to users that have the client configuration function assigned to them via a role.

To access this feature, click on the **Administration** section of the menu.

In the Navigation pane, select the **Configuration Settings** link, where we will review the information within each tab.



### Liability Limits

Modify either the **On-Time Liability Amount** or the **Late Liability Amount** where the On-Time Liability Amount cannot exceed \$50.00; the Late Liability Amount cannot exceed \$500.00.

**Note:** These amounts are reflected for claims on the Account Credit Worksheet.

## Provisional Credit Settings

If your institution processes Visa or MasterCard debit cards, then the applicable **Provisional Credit Timeframe** fields must be defined. Neither field will accept a value greater than 10.

Click the **Save** button to retain the settings.

A message will display confirming the save.

## Final Credit Settings

This configuration option has been added to specify the maximum number of days from the Claim Reported date that final credit must be issued. Reg E allows 90 calendar days (for new accounts and SEC codes of POS and IAT) for final resolution (if provisional credit is issued). Depending on the card type, Visa/MasterCard, the duration could change to 45 days for resolution regardless of the transaction type or if they are a new customer. This configuration option allows the bank to comply with Visa or other compliance needs.

By default, the fields will be blank to follow RegE.

**Important Note:** To follow the Reg E compliance, please leave the fields blank.

## Notices

This page provides the fields to define the margins, headers and footers for the notices.

By default, the margins will be set to .625 inches, which is equal to 5/8 inches. The Left, Right and Bottom margin drop down menu contains eight (8) selection options; please see the following chart for unit of measurement equivalents:

Menu Option	Equivalent to 8 <sup>th</sup> inch measurement
.125	1/8
.25	2/8
.375	3/8
.5	4/8
.625	5/8
.75	6/8
.875	7/8
1	8/8

## Header and Footer Settings

These optional settings are used to insert an **image\***, text or create extra space for printing on letterhead paper as the header or footer.

\*Prior to the configuration of the images, the image must be submitted to CSI Regulatory Compliance to be posted to the web site.

In the following image, the Header and Footer are configured to be included on the disclosure notices. Let's review each field in this example.

The screenshot shows the 'Modify Configuration Settings' dialog box with the 'Notices' tab selected. The 'Notice Margins' section has four dropdown menus: Right (125 in.), Left (125 in.), Top (125 in.), and Bottom (125 in.). Below this are two columns: 'Header Settings' and 'Footer Settings'. Each column has a checkbox for 'Use Header/Footer on Notices' (both checked), a 'Type' dropdown (both set to 'Text Only'), a 'Height' field (both 0), a text area for 'Header/Footer Text', a 'Font Size' dropdown (Header: 12em, Footer: 5em), a 'Font Name' dropdown (both Times New Roman), and 'Image Top' and 'Image Left' fields (both 0). At the bottom right are 'Save' and 'Preview PDF' buttons.

## Notice Header Settings

In the above image, the Header has been configured to insert an image. Following is a brief description of each field.

**Type** – The options are Image, Text or Letterhead. If Image is selected, the Font Size and Font Name fields are disabled because these are associated to text only. Likewise, if the Text is selected, the image fields are disabled. If Letterhead is selected, only the Height field is available. This particular field will create extra space at the top of the page to allow for printing on letterhead where the institution logo might reside.

**Image Filename** – This field will appear if the Type field is set to Image. Input the name of the image where the extension is required. Images must be in JPG, GIF, BMP, or PNG format.

**Height** – The value in this field defines the height of the header; the header is located within the margin area (see the section above labeled 'Notice Margins'). The value entered in this field cannot exceed the Top margin value defined in the Notice Margins section. The unit of measure for the value is based on points where 72 points equal 1 inch.

**Image Top** – The value entered in this field defines the top position of the image within the top margin space. In the above image, the value is set to 0, which will position the image at the top most point of the margin. To increase the space between the top of the margin and the top of the image, change the value accordingly.

**Image Left** – The value entered in this field defines the left position of the image within the top margin space. In the above image, the value is set to 0, which will position the image at the farthest left point of the margin. To position the image farther to the right, change the value accordingly.

## Notice Footer Settings

In the above image, the Footer has been configured to insert text. Following is a brief description of each field.

**Type** – The options are Image, Text or Letterhead. If Image is selected, the Font Size and Font Name fields are disabled because these are associated to text only. Likewise, if the Text is selected, the image fields are disabled. If Letterhead is selected, only the Height field is available. This particular field will create extra space at the bottom of the page to allow for printing on letterhead where the institution logo might reside.

**Image Filename** – This field will appear if the Type field is set to Image. Input the name of the image where the extension is required. Images must be in JPG, GIF, BMP, or PNG format.

**Height** – the value in this field defines the height of the header; the header is located within the margin area (see the section above labeled ‘Notice Margins’). The value entered in this field cannot exceed the Top margin value defined in the Notice Margins section. The unit of measure for the value is based on points where 72 points equal 1 inch.

**Footer Text** – input the text to appear within the footer.

**Font Size** – select the size of the text. The unit of measure used is ‘em’, which is approximately the same as 12 point type. Following is the list of available ‘em’ sizes...

.6; .8; 1; 1.2; 1.4; 1.6; 1.8; 2

(Based on the point system, these range from 6 to 24 points)

**Font Name** – select the font to assign to the text.

## Custom Transaction Dispositions

This is an *optional* feature that may be used to manage system generated as well as custom dispositions for transactions. This feature is controlled by the Client Configuration function, which is assigned to the Admin role. Only those users assigned to the Admin role will have access to manage the dispositions.

**Reminder:** Only those claims/transactions created after this release can be assigned a custom disposition.

## Disposition Categories

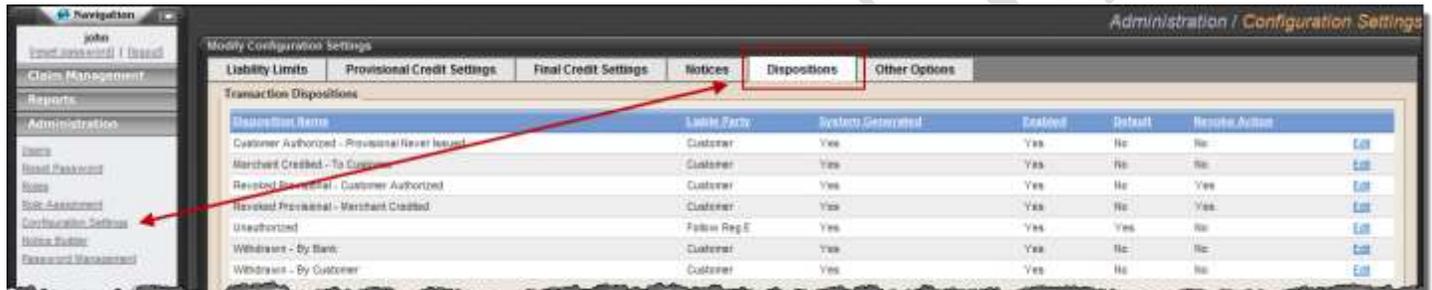
Dispositions are now classified by two categories: *System Generated* and *Custom*.

The System Generated dispositions can be used in the investigation determination to process the claim.

The Custom dispositions will be any that are created by users, with access, at your institution.

## Disposition Specifics

Prior to reviewing a list of details regarding this new functionality, let's take a look at the applicable page where the dispositions are managed.



Disposition Name	Label	Fact	System Generated	Enabled	Default	Results/Action
Customer Authorized - Provisional Never Issued	Customer	Customer	Yes	Yes	No	No
Merchant Credited - To Customer	Customer	Customer	Yes	Yes	No	No
Revised Provisional - Customer Authorized	Customer	Customer	Yes	Yes	No	Yes
Revised Provisional - Merchant Credited	Customer	Customer	Yes	Yes	No	Yes
Unauthorized	Follow Reg E	Follow Reg E	Yes	Yes	Yes	No
Withdrawal - By Bank	Customer	Customer	Yes	Yes	No	No
Withdrawal - By Customer	Customer	Customer	Yes	Yes	No	No

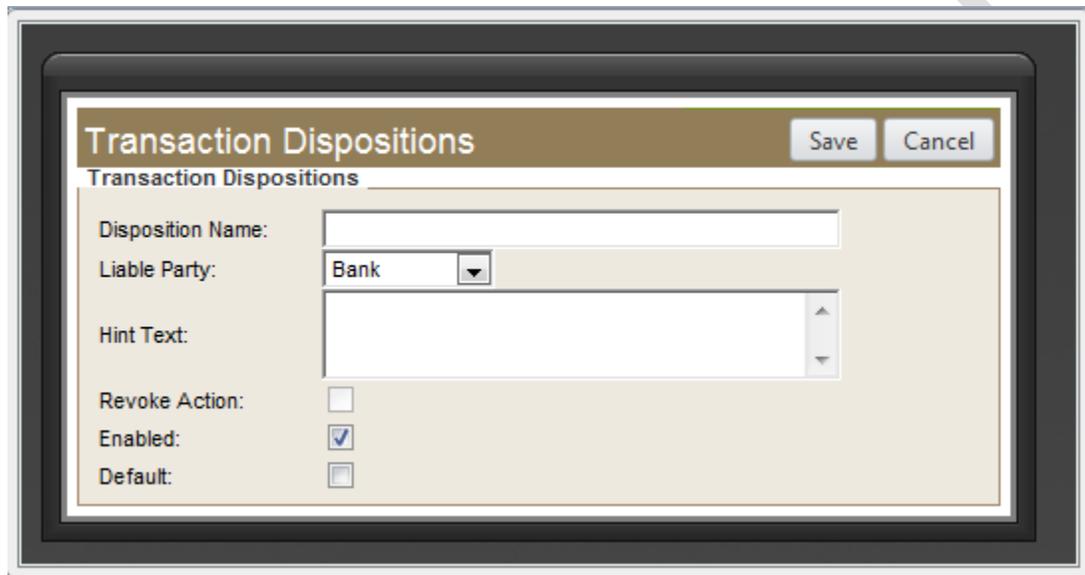
Following is a list of details that will be important to know should your institution take advantage of this feature:

- If the settings for this feature are not changed, then the application will function as normal.
- The system generated dispositions may be enabled or disabled.
- A custom disposition may be set as the default. When a disposition is set as the default, this disposition will be displayed when the transaction is first displayed on the transaction investigation screen. When a new default is set, the previously defined default will be automatically switched off as the default.
- If a new default is set, this will not change for existing transactions. The default will be set for those transactions created after the change.

## Creating Custom Dispositions

This section contains of the instructions on how to create a custom disposition.

1. Click on the **Configuration Settings** link.
2. Click on the **Dispositions** tab.
3. Click on the **Add** button. See the following image for the default settings, which may be changed per disposition.



The image shows a screenshot of a web application window titled "Transaction Dispositions". The window has a title bar with "Save" and "Cancel" buttons. Below the title bar, the text "Transaction Dispositions" is repeated. The form contains the following fields and controls:

- Disposition Name:** A text input field.
- Liabile Party:** A dropdown menu with "Bank" selected.
- Hint Text:** A text area with a vertical scrollbar.
- Revoke Action:** A checkbox that is currently unchecked.
- Enabled:** A checkbox that is currently checked.
- Default:** A checkbox that is currently unchecked.

4. In the **Disposition Name** field, enter a name. This is an alphanumeric field that accepts up to 50 characters.
5. In the **Hint Text** field, optionally enter a description up to 200 characters. This text can assist in explaining to your staff how and when to use this disposition.
6. If the disposition is to be used for reflecting a transaction that is revoked, select the Revoke Action checkbox.
7. By default, the Enabled checkbox is selected. If not selected, the disposition will be disabled and will not be available in the Disposition drop down menu on the Investigation tab of the Transaction Details page.
8. The Default option is not checked. Selecting this option would set this as the default disposition for all transactions created after this changed have been saved.

9. Select the **Save** button to retain the settings. Upon saving, this box will close and you will be returned to the Disposition list.

The newly created disposition will be placed in the list of dispositions.

Disposition Name	Liable Party	System Generated	Enabled	Default	Revoke Action	
ATM Malfunctions	Bank	No	Yes	No	No	Edit
Customer Authorized - Provisional Never Issued	Customer	Yes	Yes	No	No	Edit
Merchant Credited - To Customer	Customer	Yes	Yes	No	No	Edit
Revoked Provisional - Customer Authorized	Customer	Yes	Yes	No	Yes	Edit
Revoked Provisional - Merchant Credited	Customer	Yes	Yes	No	Yes	Edit
Unauthorized	Follow Reg E	Yes	Yes	Yes	No	Edit
Withdrawn - By Bank	Customer	Yes	Yes	No	No	Edit
Withdrawn - By Customer	Customer	Yes	Yes	No	No	Edit

## Edit an Existing Disposition

Modifications may be made to the custom dispositions. If edited, the Disposition Name and Hint Text will be reflected in existing transactions where it is assigned as well as new transactions created after the changes. If the Liable Party, Revoke Action, Enabled and Default are changed, then those changes will be made in new transactions.

1. From the Transaction Dispositions list, click on the **Edit** button of the disposition you wish to edit.
2. Make the necessary changes and select the **Save** button.
3. To close the window without saving changes, select the **Cancel** button.

## Assigning a Custom Disposition

Like the system generated dispositions, the custom dispositions are assigned via the Investigation tab on the Transaction Details page.

Transaction Detail - Tran ID: 1018018 - Claim ID: 1018208

Details | Recurring info | Investigation

Transaction Investigation Save

Investigation

Transaction Details

Investigation Complete:

Disposition: ATM Malfunctions

Hint Text: Apply this as the final disposition when incorrect amount of money was not disbursed from the ATM.

Transaction Dates

Investigation Completed: 08/22/2013

Revoke Date:

Revoke Notice Due:

Revoke Notice Sent:

Claim Dates

Claim Created: 08/22/2013

Claim Modified: 08/22/2013

Prev Credit Due: 10/06/2013

Final Credit Due: 10/06/2013

Notes

Notes History:

When credit is calculated and issued, the liability will be associated to the party as defined in the disposition setup.

## Other Options

Please see Appendix C of this document for detailed instructions on each feature within this tab.

## Manage Disclosure Notices

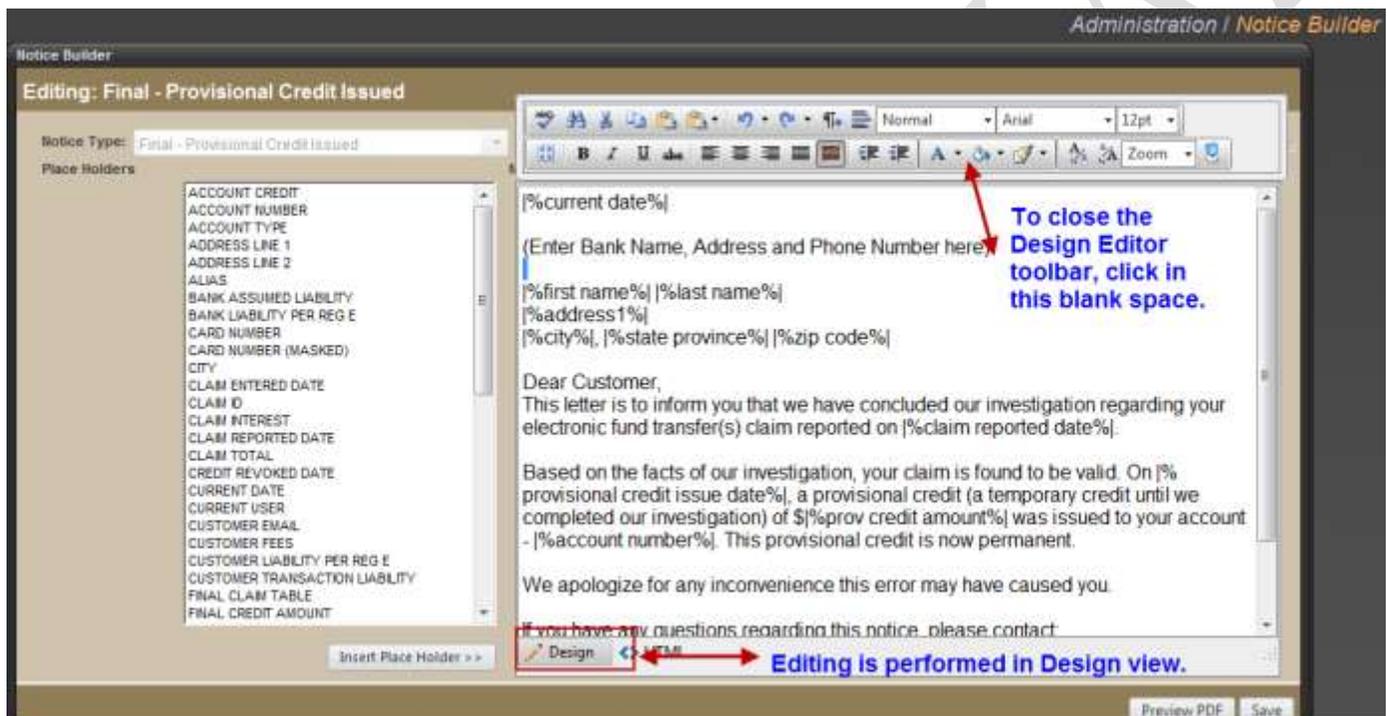
**Purpose:** To maintain the Provisional and Final Credit customer notices as well as creates custom notices.

The notice builder consists of an enhanced rich text design editor which facilitates different fonts, bolding, italics, etc. In addition, users familiar with HTML can create notices in an HTML format.

With the Design Editor, the text of the notice may be formatted with varying font types and sizes as well as aligning blocks of text to left, center or right.

**Note:** The maximum amount of characters allowed in the notice is 48,000.

See the following image for a snapshot of the notice builder layout.



## Notice Builder List page

The Notice Builder is located under the Administration section of the Navigation bar and is accessible for users who are assigned the Notice Builder function. The following image shows the Notice Builder layout.

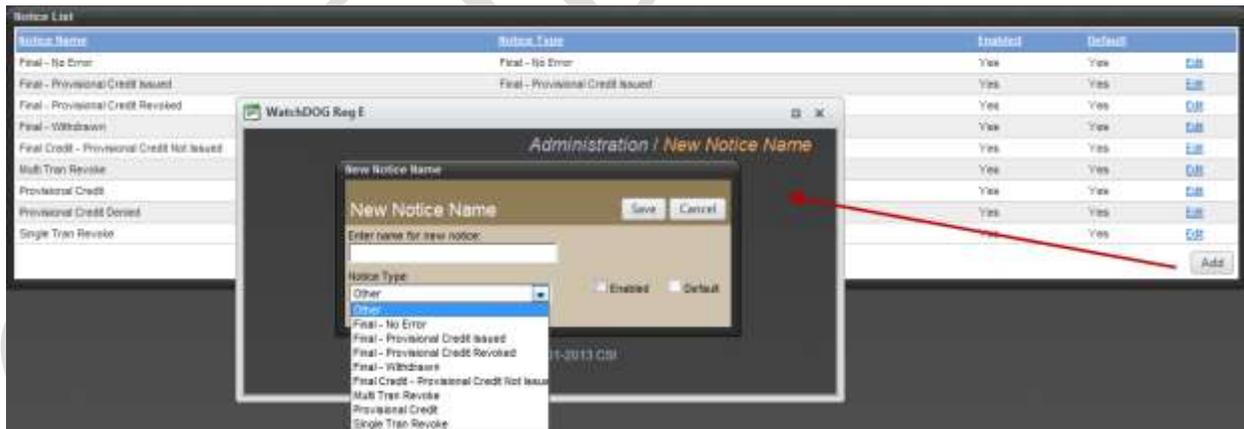
- Notice Name is the name of the Notice, which can be a custom name or the system default name
  - Notice Type is the trigger that will set the next action; once the type is saved it cannot be changed. If a trigger has not been specifically assigned then the default of Other type will be set
- Note:** all currently created 'custom' notices will be assigned as the Other type
- Enabled displays Yes if the notice is enabled for printing or No if it is not
  - Default displays Yes if it is the default Notice to be printed or No if it is not



Notice Name	Notice Type	Enabled	Default	
Final - No Error	Final - No Error	Yes	Yes	Edit
Final - Provisional Credit Issued	Final - Provisional Credit Issued	Yes	Yes	Edit
Final - Provisional Credit Revoked	Final - Provisional Credit Revoked	Yes	Yes	Edit
Final - Withdrawn	Final - Withdrawn	Yes	Yes	Edit
Final Credit - Provisional Credit Not Issued	Final Credit - Provisional Credit Not Issued	Yes	Yes	Edit
Multi Tran Revolve	Multi Tran Revolve	Yes	Yes	Edit
Provisional Credit	Provisional Credit	Yes	Yes	Edit
Provisional Credit Denied	Provisional Credit Denied	Yes	Yes	Edit
Single Tran Revolve	Single Tran Revolve	Yes	Yes	Edit

## Steps to Create a New Notice

1. Click the **Add** button from the Notice List. The user is presented with a pop up window labeled New Notice Name; please refer to the following image.



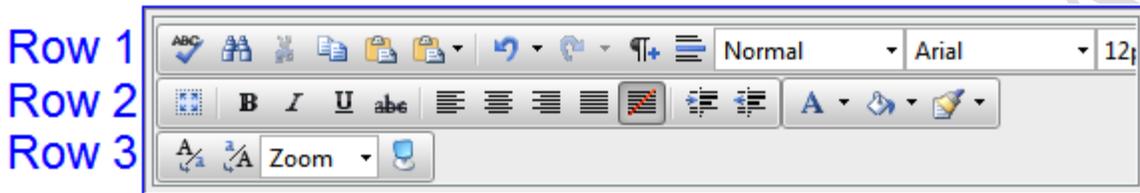
2. In the Enter name for new notice field, type in a name for the notice. The name must be unique and a maximum length of 50 characters.
3. Select the trigger type from the **Notice Type** dropdown. Select the Notice Type of Other if the notice will not need to trigger a next action.
4. Check the **Enable** field if the notice should be visible to print or leave unchecked if it should not be printable for the time being.

5. Check the **Default** field if the notice should be the Default Notice for that particular Notice type; otherwise leave unchecked.
6. Click on the **Save** button. The Notice Builder editing window will appear for the newly created notice. Create the notice and Save. If this is an enabled notice, it will be available for claims via the Notices tab.

## Notice Builder - Design View

To apply a particular font or size to a block of text, simply highlight the text and select the desired font, size and/or alignment position.

See the following image for a brief description of the edit options.



**Row 1 (left to right):** Spellchecker, Find/Replace, Cut, Copy, Paste, Paste Options (from other text editors), Undo, New Paragraph, Horizontal Rule, Default Styles, Font, and Size

**Row 2 (left to right):** Select All, Bold, Italic, Underline, Strikethrough, Align Left, Align Center, Align Right, Justified, Not Used, Indent, Outdent, Foreground Color, Background Color, and Format Stripper (not recommended).

**Row 3 (left to right):** Convert to lower case, convert to upper case, Zoom and Toggle to a full screen (or back to normal screen).

**NOTE:** place the cursor over each edit icon for hover help.

Prior to saving the changes, use the **Preview PDF** button to review how the changes will affect the printed version.

Click the **Save** button to retain the changes.

## Notice Builder - HTML View

In looking at the same notice above in HTML view, you will see the formatting in codes instead of design view.

The screenshot shows the 'Notice Builder' application in 'HTML View'. The title bar reads 'Notice Builder' and the subtitle is 'Editing: Final - No Error'. The 'Notice Type' is set to 'Final - No Error'. The 'Place Holders' list on the left includes: ACCOUNT CREDIT, ACCOUNT NUMBER, ACCOUNT TYPE, ADDRESS LINE 1, ADDRESS LINE 2, ALIAS, BANK ASSUMED LIABILITY, BANK LIABILITY PER REG E, CARD NUMBER, CARD NUMBER (MASKED), CITY, CLAIM ENTERED DATE, CLAIM ID, CLAIM INTEREST, CLAIM REPORTED DATE, CLAIM TOTAL, CREDIT REVOKED DATE, CURRENT DATE, CURRENT USER, CUSTOMER EMAIL, CUSTOMER FEES, CUSTOMER LIABILITY PER REG E, CUSTOMER TRANSACTION LIABILITY, FINAL CLAIM TABLE, and FINAL CREDIT AMOUNT. The 'Notice' text area contains the following HTML code:

```
<p>|%current date%|</p>
<p>&nbsp;</p>
<p>(Enter Bank Name, Address and Phone Number here)</p>
<p>&nbsp;</p>
<p>|%first name%| |%last name%|</p>
<p>|%address1%|</p>
<p>|%city%|, |%state province%| |%zip code%|</p>
<p>&nbsp;</p>
<p>Dear Customer, </p>
<p>This letter is to inform you that we have concluded our investigation regarding your electronic fund transfer(s) claim reported on |%claim reported date%|. </p>
<p>&nbsp;</p>
<p>Based on the facts of our investigation, we do not find that an error has occurred. Therefore, no funds will be deposited to your account as a result of this claim. </p>
<p>&nbsp;</p>
<p>The evidence which was used to resolve your claim will be available to you upon request. </p>
<p>&nbsp;</p>
<p>If you have any questions regarding this notice, please contact: </p>
<p>&nbsp;</p>
<p>Bank Representative: _____ </p>
<p>Phone: _____ </p>
<p>&nbsp;</p>
```

At the bottom of the interface, there are buttons for 'Design' and 'HTML'. The 'HTML' button is highlighted with a red box. Other buttons include 'Insert Place Holder >>', 'Preview PDF', and 'Save'.

**Important Note:** If you are not familiar with HTML coding, please use the Design Editor tool to apply any design changes.

**Custom Notices:** If custom notices were created, this same process will apply.

# Appendix A – Standard Entry Class (SEC) Code Definitions

Following is a list of definitions for the SEC codes used within the WatchDOG<sup>®</sup> for Reg E solution.

## Consumer

**ARC - Accounts Receivable Entry** - This Standard Entry Class Code enables originators to convert to a Single Entry ACH debit a consumer check received via the U.S. mail or at a drop box location for the payment of goods or services. The consumer's source document (i.e., the check) is used to collect the consumer's routing number, account number, check serial number and dollar amount for the transaction.

### **ATM – Automatic Teller Machine**

**BOC – Back Office Conversion Entries** – This Standard Entry Class Code enables Originators, during back office ACH processing, to convert to a Single-Entry ACH debit an eligible check received at the point of purchase or manned bill payment location for the in-person purchase of goods or services. The Receiver's source document (i.e., the check) is used to collect the Receiver's routing number, account number, check serial number, and dollar amount for the transaction.

**CIE - Customer Initiated Entry** - Customer Initiated Entries are limited to credit applications where the consumer initiates the transfer of funds to a company for payment of funds owed to that company, typically through some type of home banking product or bill payment service provider.

**ECK - Electronic Check Conversion** - Merchant captures information and returns the check to the customer.

**MTE - Machine Transfer Entry** - The ACH Network supports the clearing of transactions from automated teller machines, i.e., Machine Transfer Entries (MTE).

**PBR / IAT - Consumer Cross-Border Payment / International ACH Transactions** - This Standard Entry Class Code is used for the transmission of consumer cross border ACH credit and debit entries. This SEC Code allows cross-border payments to be readily identified so that financial institutions may apply special handling requirements for cross-border payments, as desired. The PBR format accommodates detailed information unique to cross border payments (e.g., foreign exchange conversion, origination and destination currency, country codes, etc.).

**POP - Point-of-Purchase Entry** - This ACH debit application is used by originators as a method of payment for the in-person purchase of goods or services by consumers. These Single Entry debit entries are initiated by the originator based on a written authorization and account information drawn from the source document (a check) obtained from the consumer at the point-of-purchase. The source document, which is voided by the merchant and returned to the consumer at the point-of-purchase, is used to collect the consumer's routing number, account number and check serial number that will be used to generate the debit entry to the consumer's account.

### **PPD - Prearranged Payment & Deposit Entry**

- Direct Deposit (credit) - Direct deposit is a credit application that transfers funds into a consumer's account at the Receiving Depository Financial Institution. The funds being deposited can represent a variety of products, such as payroll, interest, pension, dividends, etc.
- Preauthorized Bill Payment (debit) - Preauthorized payment is a debit application. Companies with billing operations may participate in the ACH through the electronic transfer (direct debit) of bill payment entries. Through standing authorizations, the consumer grants the company authority to initiate periodic charges to his or her account as bills become due. This concept has met with appreciable success in situations where the recurring bills are regular and do not vary in amount — insurance premiums, mortgage payments, and installment loan payments being the most prominent examples. Standing authorizations have also been successful for bills where the amount does vary, such as utility payments.

**POS - Point of Sale Entry/Shared Network Transaction** - These two Standard Entry Class Codes represent point of sale debit applications in either a shared (SHR) or non-shared (POS) environment. These transactions are most often initiated by the consumer via a plastic access card.

**RCK - Re-presented Check Entry** - A Re-presented Check Entry is a Single Entry ACH debit application used by originators to re-present a check that has been processed through the check collection system and returned because of insufficient or uncollected funds.

**TEL - Telephone-Initiated Entry** - This Standard Entry Class Code is used for the origination of a Single Entry debit transaction to a consumer's account pursuant to an oral authorization obtained from the consumer via the telephone. This type of transaction may only be originated when there is either (1) an existing relationship between the originator and the receiver, or (2) no existing relationship between the originator and the receiver, but the receiver has initiated the telephone call.

**WEB - Internet-Initiated Entry** - This Standard Entry Class Code is used for the origination of debit entries (either Single or Recurring Entry) to a consumer's account pursuant to an authorization that is obtained from the Receiver via the Internet. This SEC Code helps to address unique risk issues inherent to the Internet payment environment through requirements for added security procedures and obligations.

## Corporate

**CBR - Corporate Cross-Border Payment** - This Standard Entry Class Code is used for the transmission of corporate cross border ACH credit and debit entries. This SEC Code allows cross-border payments to be readily identified so that financial institutions may apply special handling requirements for cross-border payments, as desired

**CCD - Cash Concentration or Disbursement** - This application, Cash Concentration or Disbursement, can be either a credit or debit application where funds are either distributed or consolidated between corporate entities.

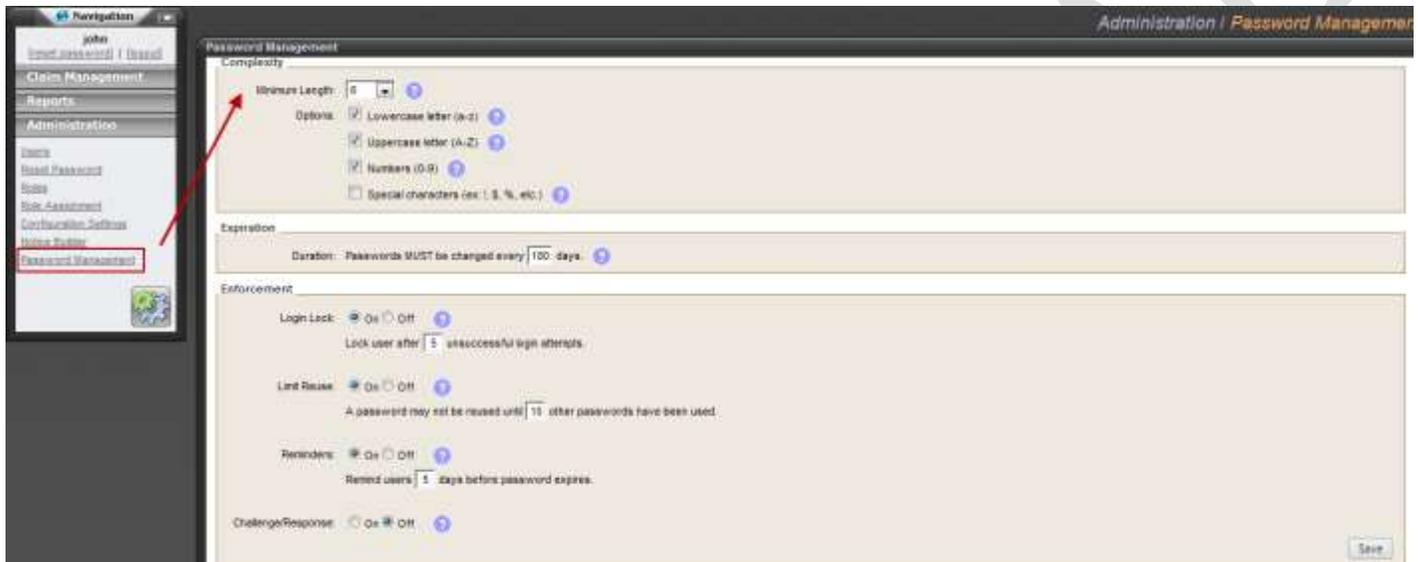
**CTX - Corporate Trade Exchange** - The Corporate Trade Exchange application supports the transfer of funds (debit or credit) within a trading partner relationship in which a full ANSI ASC X12 message or payment related UN/EDIFACT information is sent with the funds transfer.

# Appendix B – Password Security Management

The option to modify the complexity, expiration and the enforcement of passwords is now available via the Password Management page. To access this page, the user must belong to a role where the Password Management function is assigned. By default, the default Admin role is assigned this function.

The Password Management page consists of the following three sections:

- Complexity
- Expiration
- Enforcement

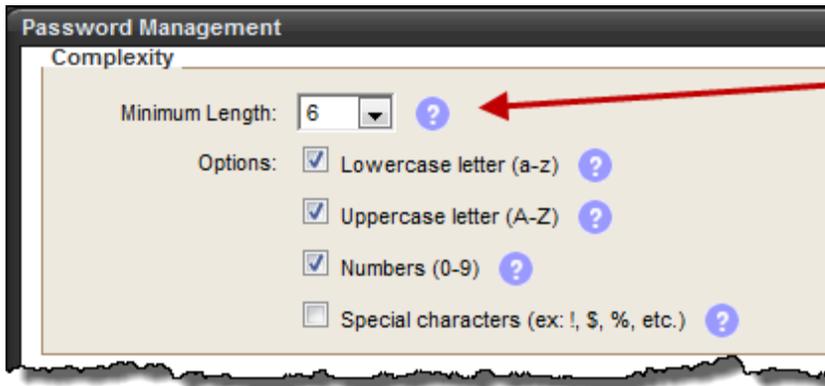


Prior to reviewing the steps to modify the requirements, please review the following guidelines:

- The values defined on the Password Management are the defaults, but can be modified.
- Changes to this page affect all users within your institution.
- These options are controlled by the new function – Password Management.
- By default, the new function is assigned to the Admin role. However, this function may be assigned to other roles where applicable.
- The link to access the Password Management page is located within the Administration menu.

## Complexity

The security settings in this section determine the password attributes. The requirements are enforced when passwords are changed or created. The settings in the image below reflect the current system defaults.



Each field consists of hover hint text. Simply position the mouse over the icon to display a brief description of the field.

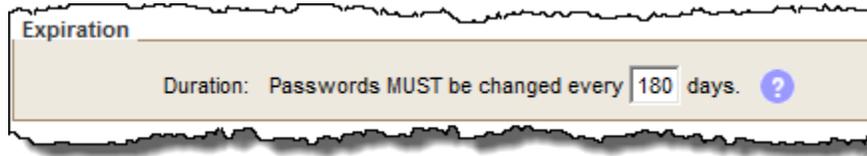
Following is a list of the complexity fields, along with a brief description of each.

**Note:** A brief description of each field is also accessible via the hover help hint text  associated to that field.

- **Minimum Length** – the minimum field length is 6 and the maximum is 15.
- **Options:** Following is an explanation of the choices, when checked:
  - Lowercase letter – requires at least one lowercase letter
  - Uppercase letter – requires at least one uppercase letter
  - Numbers – requires at least one number 0-9
  - Special characters – requires at least one special character

## Expiration

By default, user passwords expire every 180 days from the date the password is established for the user. Should your policy differ, the password expiration may be changed in this section.



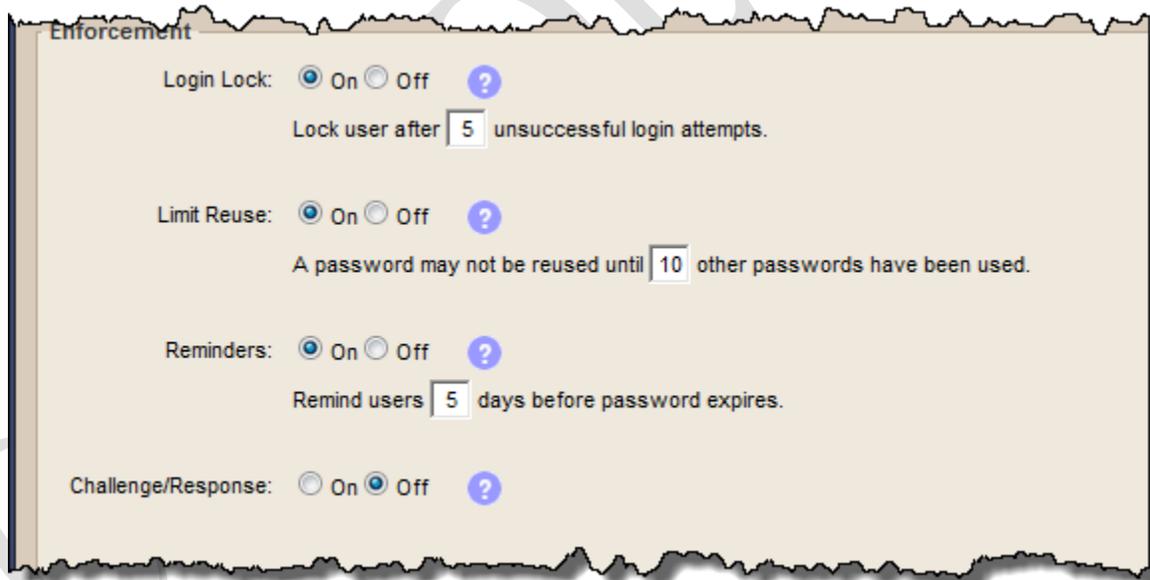
Following is a brief explanation of the Duration field.

**Note:** The hover help hint text  also provides a brief description.

- **Duration** – Optionally set the value in which passwords are to expire. The valid number of days can be 1 to 365. The default duration is 180 days.

## Enforcement

The settings in this section controls the enforcement of certain password security aspects such as lock out for failed login attempts and the password history as well as the number of days to notify users of upcoming password expiration. In addition, if enabled, the Challenge/Response offers users a self-service password reset for forgotten passwords.



Following is a brief explanation of each field in this section.

- **Login Lock:** defines the threshold for failed login attempts
- **Limit Reuse:** defines the number of unique passwords before an old password may be reused.
- **Reminders:** defines the number of days to notify users of password expiration.
  - The reminder is displayed in the left navigation near the user's login ID.



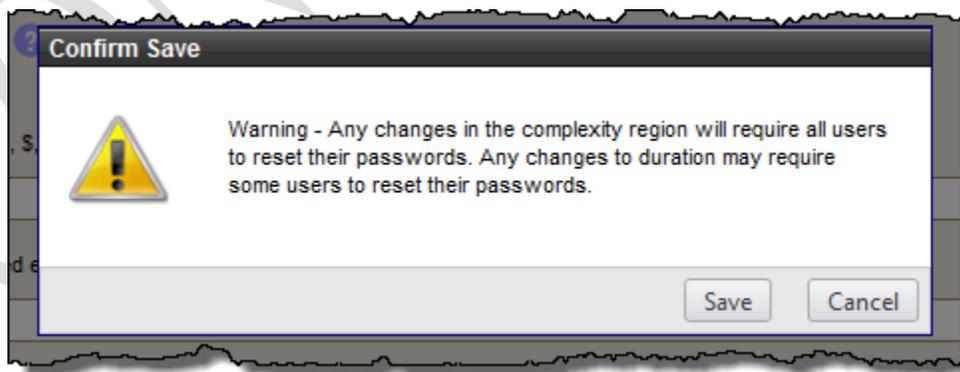
- Challenge/Response: allows users a self-service password reset for forgotten passwords. By default, this option is set to 'Off'.

## Modifying the password policy

For illustration purposes, changes have been made to the default settings; please see the following image:



To retain the settings click the **Save** button. The following message will be returned:



As stated in the confirmation message, changes made to the Complexity section will require all users to reset their passwords upon the next logon. Depending on the user's password creation date, changes to the Duration field could also initial an expired password.

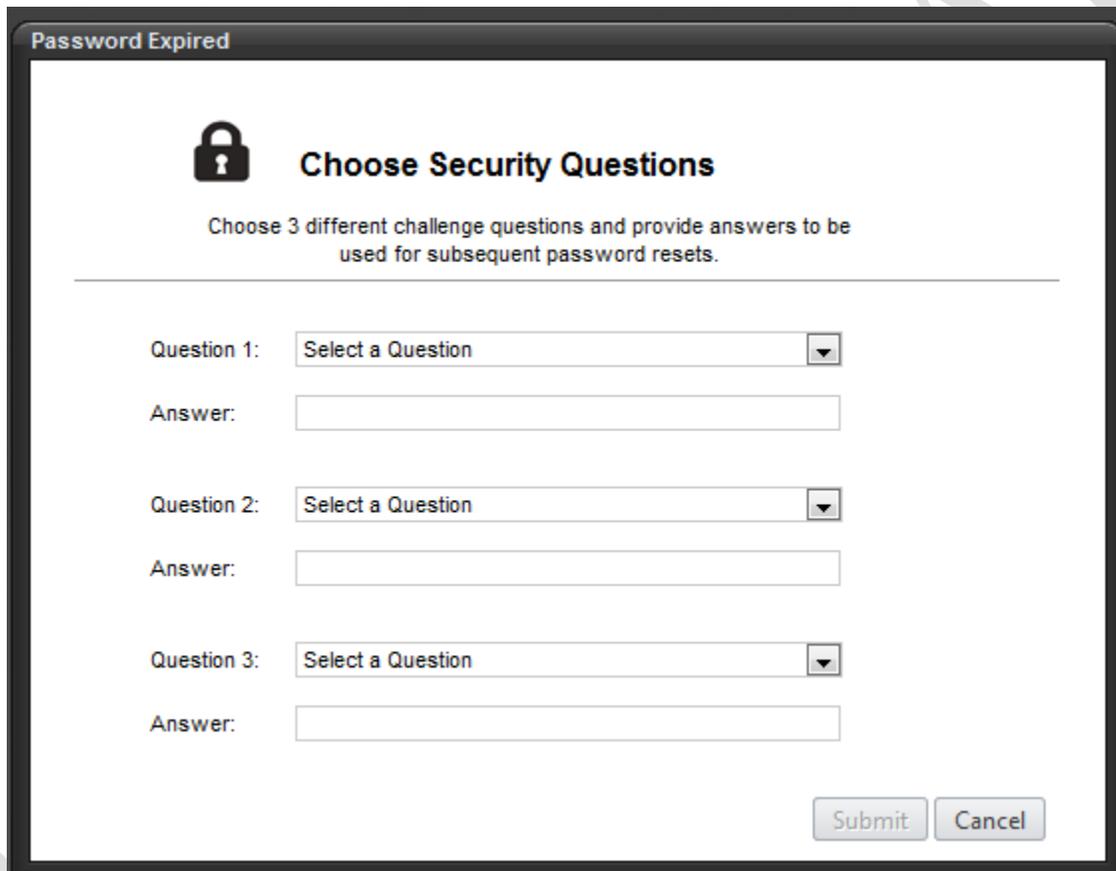
**Important Note:** Enabling the Challenge/Response feature causes all users to establish security questions and answers upon the next login.

## Establishing Security Questions

As mentioned in the prior section, enabling the Challenge/Response feature will require the users to establish security questions to take advantage of the self-service reset password option.

Newly created users will be presented this option after successfully logging in and resetting their password. Existing users will be presented the initial security questions after a successful login.

Following is an image of the Choose Security Questions:



**Password Expired**

 **Choose Security Questions**

Choose 3 different challenge questions and provide answers to be used for subsequent password resets.

Question 1:

Answer:

Question 2:

Answer:

Question 3:

Answer:

Following is a list of guidelines to consider when setting up the questions/answers.

- All three security questions must be selected and answered prior to a successful login.
- The Question list contains 10 questions from which to choose.
- Duplicate questions are not allowed, but duplicate answers are allowed.
- The Answer field accepts from 1-50 alphanumeric characters.

- Once a challenge question has been selected and answered, a checkmark is set to the right of the Answer field.
- The default Admin user is exempt from the challenge questions/answers.

**Password Expired**

 **Choose Security Questions**

Choose 3 different challenge questions and provide answers to be used for subsequent password resets.

Question 1:  ▾

Answer:  ✓

Question 2:  ▾

Answer:  ✓

Question 3:  ▾

Answer:

To retain the settings, click on the **Submit** button.

After saving, the user will be successfully logged in to the application.

If the **Cancel** button is selected, the settings will not be retained and the user will return to the login page.

The challenge questions/answers must be successfully set up before the user can login to the application.

## User modification of security questions

Users have the ability to modify the challenge questions and answers. Clicking on the reset password link will display the screen as shown below.

The screenshot shows the 'Reset Password' page in the WatchDOG RegE system. The page is divided into several sections. On the left is a navigation menu with 'Jobs' selected. The main content area is titled 'Reset Password' and contains three input fields for 'Current Password', 'New Password', and 'Confirm New Password'. To the right of these fields is a 'Password Policy' section with three bullet points: 'Password must be at least 8 characters long', 'Password must contain at least 1 uppercase letter', and 'Password must contain at least 1 number'. Below the password fields is a 'Security Questions' section with three questions and their corresponding answer fields. The questions are: 'Question 1: What is the name of your favorite childhood friend?', 'Question 2: What was your first pet's name?', and 'Question 3: What is your favorite food?'. A note states: 'Optionally, you may change any of the challenge questions and provide answers to be used for subsequent password resets.' There are 'Save' and 'Update' buttons at the bottom right of the form.

As a reminder, the Security Questions section of the Reset Password page is available only if your institution elects to implement the Challenge Questions/Answers.

Within the Security Questions section, a user can optionally modify the following:

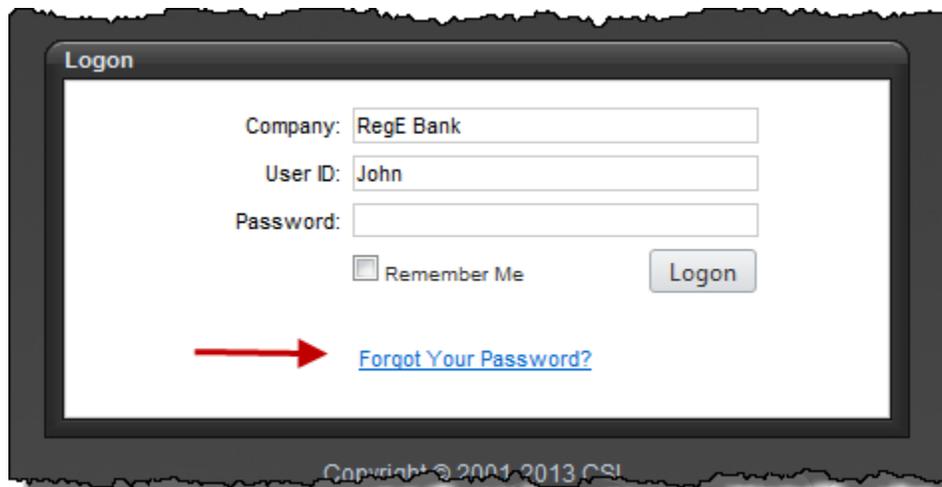
- Change answers to existing questions
- Change any of the questions and provide answers
  - When a new question is selected, the Answer field will be cleared of original answer.
  - To save any modification, select the **Update** button.
  - If changes are made to the questions and the user does not want to retain, simply select another link in the left navigation toolbar to close this page.

**Reminder:** the default Admin user will be exempt from the security questions.

## Self-service Reset Passwords

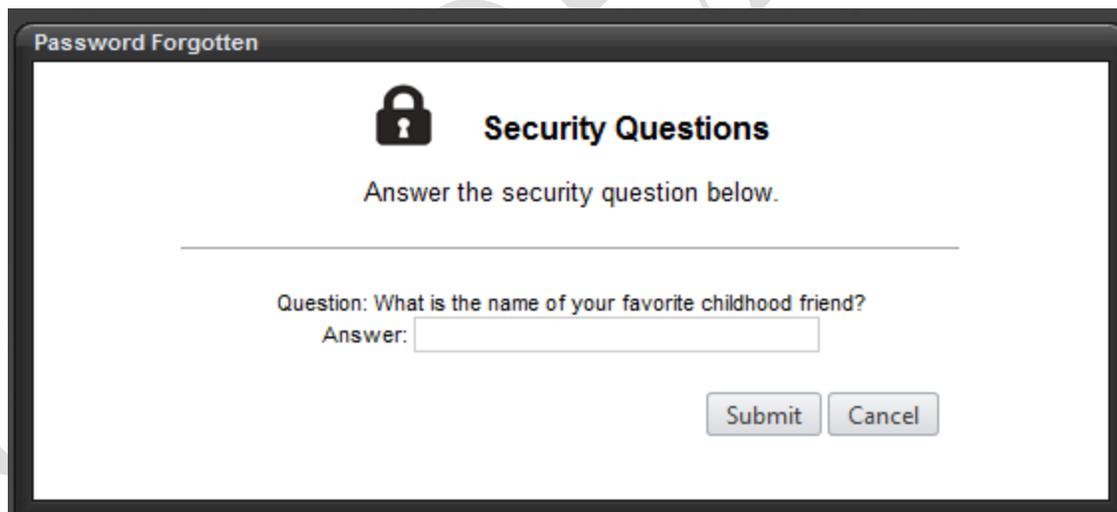
Via the Challenge/Response feature, end users have the ability to reset forgotten passwords.

To take advantage of the self-service reset password feature, first supply your Company and User ID, and then click on the [Forgot Your Password](#) link via the Logon page.



The screenshot shows a web form titled "Logon". It contains three input fields: "Company:" with the value "RegE Bank", "User ID:" with the value "John", and "Password:". Below the password field is a checkbox labeled "Remember Me" and a "Logon" button. A red arrow points to a blue hyperlink labeled "Forgot Your Password?". At the bottom of the form, there is a copyright notice: "Copyright © 2001-2013 CSI".

Upon selecting the link, a challenge question will be displayed.



The screenshot shows a web form titled "Password Forgotten". It features a lock icon and the heading "Security Questions". Below the heading is the instruction "Answer the security question below." followed by a horizontal line. The question is "Question: What is the name of your favorite childhood friend?". Below the question is an "Answer:" label and an input field. At the bottom right, there are two buttons: "Submit" and "Cancel".

**If the user answers this correctly**, then the Reset Password page will be displayed where the user can enter a new password.

Once the user successfully creates a new password, they will be automatically logged in to the application.

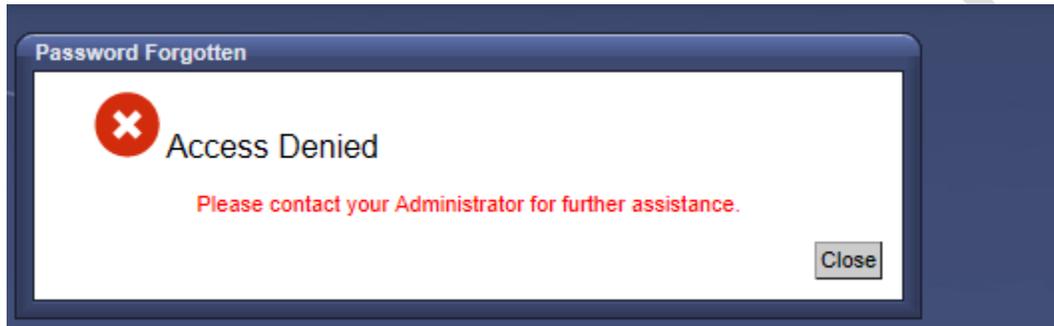
**If the user does not answer the first challenge question correctly**, then a second question will be provided. The user has a total of three chances to answer a single randomly selected question in order to advance to the Reset Password page.

**If the user fails all questions**, then the user needs to contact their administrator to the system.

If the user selects the **Cancel button**, the focus will return to the login page.

**Two important notes to Site Administrators of this application:**

1. If the default Admin user attempts to use the Forgot Your Password? link, the following message will be returned: 'Admin must contact Support.'
2. For institutions that do not enable the challenge questions, when users attempt to use the Forgot Your Password? link, the following message will be returned:



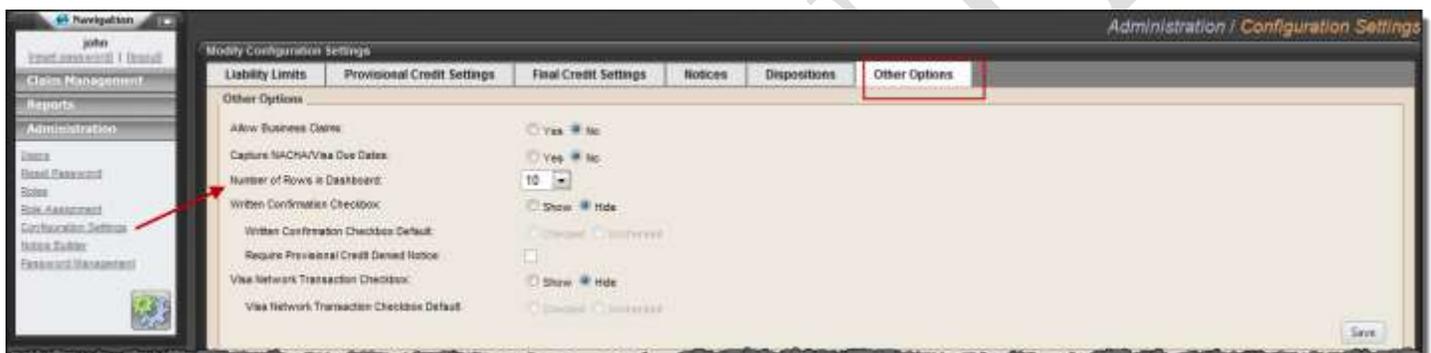
# Appendix C – Client Configurable Options

This section highlights the client configurable selections:

- Allow Business Claims
- Capture NACHA/Visa Due Dates
- Number of Rows in the Dashboard
- Written Confirmation Checkbox
- Visa Network Transaction Checkbox

Only users associated to a role where the Client Configuration function is assigned have access to enable and/or configure these options.

The following image displays the Modify Configuration Settings page.



By default the configurable options are disabled. The 'Number of Rows in Dashboard' is set to the current default which is 10. Following are instructions to enable each feature.

## Capture business names

A configurable option has been added to allow for the collection of business claim information. Enabling this option will insert a Business Name field on the Claim Information page for both claim types. In addition, business indicators will be included on several reports, where applicable.

### Steps to enable the Allow Business Claims feature

1. In the Other Options tab, select the **Yes** radio button.
2. Click on the **Save** button. A confirmation is returned (see green arrow in image below), stating the configuration change was successfully saved.
3. To create a business claim, click on the [Create New Claim](#) link or [New Claim Wizard](#).



## Creating a business claim

Once the option is configured, use either the [Create New Claim](#) or [New Claim Wizard](#) links to create a business claim.

**Important Note:** for business claims, the Business Name as well as the Last Name and First Name fields is required. Ideally, the business contact name reporting the claim will be collected. In addition, there are no special calculations performed for business claims. The calculations follow the claim type (Lost or Stolen Access Device and Periodic Statement) and Regulation E rules, as standard within the application.

Here, we will use the Create New Claim link to indicate the applicable fields to create a new business claim.



1. Click on the [Create New Claim](#) link.
2. By default, the option 'Is this a business?' is set to No. Click on the **Yes** radio button. When set to Yes, the Business Name field will display and it will be required.
3. Enter the business name and then all applicable data and process the claim as normal.

## Claim Dashboard – Identifying business claims

Business claims are indicated on the Dashboard via the 'Bus.' column which is denoted with Yes or No. The actual name of the business is not displayed on the Dashboard. Please see the following image as an example.



Claim ID	Bus.	Last Name	First Name	Claim Date	Modified By	Modified Date	Action Required	Due Date
<a href="#">1016235</a>	No	Smith	Jane	08/13/2012	admin	08/13/2012	Final Credit	08/20/2012
<a href="#">1017456</a>	Yes	Stanley	Angela	09/24/2012	admin	09/24/2012	Prov. Credit	10/09/2012

## Search Claims – Searching and Identifying business claims

For clients who have opted to enable business claims via the configuration page, the Search Claims page has been modified to include a business search field. The Search Results section includes a 'Bus.' column with a Yes/No indicator. Please see the following image of the Search Claims fields and results.



Search for Claims

Include:  All  Business  Individual

Last Name:  First Name:

Account Number:  Account Type:

Start Date: 05/16/2013 End Date: 05/23/2013 Claim Type: Both Types

Claim ID:  Claim Status: All

Created By:  Modified By:  Tax ID (SSN):

Search Clear

Search Results

Claim ID	Bus.	First Name	Last Name	Status	Provisional Credit Due	Final Credit Due	Modified By	Status
<a href="#">1017456</a>	Yes	Jane	Smith	Open	08/13/2012	08/20/2012	admin	Open

By default, both business and individual claims are selected via the Include 'All' search field.

To narrow down the search to just businesses or individuals:

1. Select the applicable radio button.
2. After defining any other search fields, select the **Search** button.

In the Search Results section, the 'Bus.' column indicates whether the claim is a business or individual.

## Reports with business search capability

For clients who have opted to enable business claims, the following reports have been modified to allow for business / individual claims. In addition, the results section consists of a column where the claim is identified as a business claim.

### Tickler Report

The screenshot shows the 'Tickler Report' interface for WatchDOG RegE. The 'Include' dropdown is set to 'All' (Business and Individual). The 'Bus.' column in the results table is highlighted with a red box.

Claim ID	Bus.	Last Name	First Name	Claim Date	Modified By	Date Modified	Action Required	Due Date
1018202	No	Wilson	Henry	08/22/2013	john	08/22/2013	Notice (Final)	08/27/2013
1018201	No	Jones	Sally	08/22/2013	john	08/22/2013	Prov. Credit	08/29/2013
1018203	No	Smith	Jarrie	08/22/2013	john	08/22/2013	Prov. Credit	09/06/2013
1018209	No	Jones	Jarrie	08/22/2013	john	08/22/2013	Prov. Credit	09/06/2013
1018210	Yes	Smith	Jarrie	08/23/2013	john	08/23/2013	Prov. Credit	09/09/2013

By default, both business and individual claims are selected via the Include 'All' search field.

To narrow down the search to just businesses or individuals:

1. Select the applicable radio button.
2. After defining any other search fields, select the **Search** button.

In the Search Results section, the 'Bus.' column indicates whether the claim is a business or individual.

### Claim Summary

The screenshot shows the 'Claim Summary Report' interface for WatchDOG RegE. The 'Include' dropdown is set to 'All' (Business and Individual). The 'Bus.' column in the results table is highlighted with a red box.

Claim ID	Claim Type	Bus.	First Name	Last Name	Claim Reported	Provisional Credit Due	Final Credit Due	Modified By	Date Modified	Created By	Created Date	Claim Status
1018210	Lost or Stolen Access Device	Yes	Jarrie	Smith	08/25/2013	08/25/2013	08/25/2013	john	08/23/2013	john	08/23/2013	Open
1018203	Periodic Statement	No	Jarrie	Jones	08/22/2013	08/25/2013	08/25/2013	john	08/22/2013	john	08/22/2013	Open
1018205	Lost or Stolen	No	Bill	Goldman	08/22/2013	08/26/2013	11/28/2013	gsm	08/22/2013	john	08/26/2013	Closed

By default, both business and individual claims are selected via the Include 'All' search field.

To narrow down the search to just businesses or individuals:

1. Select the applicable radio button.
2. After defining any other search fields, select the **Search** button.

In the Search Results section, the 'Bus.' column indicates whether the claim is a business or individual.

## Final Credit Report

Final Credit Report

Include:  All  Business  Individual

Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_

Account Number: \_\_\_\_\_ Account Type: Both

Start Date: 08/16/2013 End Date: 08/23/2013 Claim Type: Both Types

Claim ID: \_\_\_\_\_ Claim Status: All

Created By: \_\_\_\_\_ Modified By: \_\_\_\_\_ Tax ID (SSN): \_\_\_\_\_

Search Clear

Final Credit Report  
for WatchDOG RegE

Claim ID	Claim Date	Bus.	Customer Name	Trans. Amt.	Adj. Fees & Interest	Cust. RegE Liability	Cust. Trans. Liability	Bank RegE Liability	Bank Assumed Liability	Recovered Amount
1016202	08/22/2013	No	Henry Wilson	280.00	\$ 0.00	0.00	\$ 0.00	280.00	0.00	0.00
1016205	08/22/2013	No	Bill Goldsmith	455.00	\$ 0.00	0.00	205.00	250.00	0.00	0.00
1016210	08/22/2013	Yes	Jane Smith	150.00	\$ 0.00	50.00	50.00	100.00	0.00	0.00

By default, both business and individual claims are selected via the Include 'All' search field.

To narrow down the search to just businesses or individuals:

1. Select the applicable radio button.
2. After defining any other search fields, select the **Search** button.

In the Search Results section, the 'Bus.' column indicates whether the claim is a business or individual.

## Capture NACHA/Visa Due Dates – Enabled

**Important Note:** This feature applies to Visa type claims.

If Capture NACHA/Visa Due Dates is set to Y in the configuration page, the following fields will display on the transaction detail page:

- NACHA/Visa due date
- Chargeback Complete checkbox
- **Calc NACHA Due** or **Calc Visa Due** buttons

A user will be able to calculate NACHA or Visa due dates per transaction as well as indicate when a chargeback has been completed. This is useful for chargeback information.

### Steps to enable the Capture NACHA/Visa Due Dates feature

1. In the Other Options tab, select the **Yes** radio button that is associated to the Capture NACHA/Visa Due Dates field.
2. Click on the **Save** button. A confirmation is returned (see green arrow in image below), stating the save was successful.
3. The selection to calculate the applicable date is located in the Transaction Details page of the claim.

The screenshot shows the 'Modify Configuration Settings' interface with the 'Other Options' tab selected. A message at the top left states 'Configuration successfully saved' with a green arrow pointing to it. The 'Capture NACHA/Visa Due Dates' field is set to 'Yes'. A 'Save' button is located at the bottom right of the form area.

Field	Value
Allow Business Claims:	<input checked="" type="radio"/> Yes <input type="radio"/> No
Capture NACHA/Visa Due Dates:	<input checked="" type="radio"/> Yes <input type="radio"/> No
Number of Rows in Dashboard:	10
Written Confirmation Checkbox:	<input type="radio"/> Show <input checked="" type="radio"/> Hide
Written Confirmation Checkbox Default:	<input type="radio"/> Checked <input checked="" type="radio"/> Unchecked
Require Provisional Credit Denied Notice:	<input type="checkbox"/>
Visa Network Transaction Checkbox:	<input type="radio"/> Show <input checked="" type="radio"/> Hide
Visa Network Transaction Checkbox Default:	<input type="radio"/> Checked <input checked="" type="radio"/> Unchecked

## Steps to calculate the NACHA or Visa due dates

With this option, the Calc NACHA and Visa Due date buttons are located on the Transaction Details page. At any time during/after the transaction is created, the NACHA or Visa due date can be calculated.

**Note:** The NACHA or Visa Due Date is calculated based on the Transaction Date. A warning message will be displayed if the user attempts to calculate NACHA or Visa prior to entering a Transaction Date.

Transaction Detail - Tran ID: 1010612 - Claim ID: 1010209

Details | Recurring Info | Investigation

Transaction Details

Print | Save | Delete | Save / New

Transaction Information

Claim Created: 08/22/2013 5:24 PM by john  
Claim Modified: 08/22/2013 5:25 PM by john

Transaction Created: 08/22/2013 5:25 PM by john  
Transaction Modified: 08/22/2013 5:25 PM by john

Transaction Details

SEC Code: ATM

Claim Reason:  Incorrect Amount  Unauthorized Transaction

Transaction Date: 08/12/2013

--Chargeback/Return Deadline--

NACHA/Visa Due Date: 02/08/2014

Chargeback Complete

Transaction Amounts

Amount: \$ 500.00  
Authorized Amount: \$ 200.00  
Recovered Amount: \$

Calc NACHA Due  
Calc Visa Due

1. Enter the required transaction data.
2. Click on the **Save** button to retain the data.
3. Click on the **Calc NACHA Due** or **Calc Visa Due** button; the applicable date will be automatically populated in the NACHA/Visa Due Date field.

The dates are calculated as such:

NACHA Due Date = Transaction Date + 60 calendar days

Visa Due Date = Transaction Date + 180 calendar days

To monitor the chargeback of transactions, use the Chargeback Report (see the next section).

## Monitoring the NACHA/Visa Due Dates via the Chargeback Report

**Important Note:** This feature applies to Visa type claims.

The Chargeback Report provides a method in which to monitor and report on transactions where the chargeback has or has not been completed. Access to this report is controlled by the Chargeback Report function. The function is automatically assigned to the Admin role, but can be assigned to other roles where applicable.



The report is accessed via the Reports menu and has four search options. Following is an explanation of each search field.

**Start Date and End Date:** by default, the Start Date is set to 7 days prior to the current date; the End Date is set to 7 days after the current date. The date fields can be modified to reflect the desired reporting period. Note that these dates select transactions based on the NACHA/Visa due date not the transaction date.

**Chargeback Complete:** the available options in the drop down menu are All, Yes, and No. By default, the option is set to All, which will return all transactions if the chargeback has been completed or not AND where the NACHA/Visa due date has been calculated and falls within the defined reporting period.

**Claim Status:** the available options are to return transactions related to claims that are Closed, Open or All (both closed and open). By default this is set to All.

Like all other reports, this can be exported to an Excel, PDF or Word document, using the Export option.

**NOTE:** The NACHA/Visa Due Dates and Chargeback Complete flags will be included in the Claim Export – All Report.

## Change the number of claims displayed on the Dashboard

1. Go to the Administration section of the Navigation pane and select Configuration Settings.
2. Under the Other Options tab, select the desired number of claims to appear per page from the Number of Rows in Dashboard dropdown.
3. Click on the **Save** button. Upon returning to the Dashboard, the saved changes will be reflected.



## Written Confirmation Received

Electing to utilize this feature allows the institution to withhold the issuance of provisional credit should the customer not provide a written confirmation of unauthorized charges.

### Enabling the Written Confirmation Received option

By default, this feature is set to 'Hide' (disabled).



1. To enable this feature, select the **Show** radio button from within the Other Options tab.
2. Set the Written Confirmation Checkbox Default to Checked or Unchecked.

**If checked** - when a claim is created, the provisional and final credit due dates will be calculated based on the Claim Type, Debit Card Type, Provisional Credit Settings and whether or not the claim is for a new or existing account.

**If unchecked** - when a claim is created, the provisional and final credit due dates will be calculated based on the Claim Type, Debit Card Type, Provisional Credit Settings and whether or not the claim is

for a new or existing account. When the user attempts to calculate Provisional Credit from the Account Credit Worksheet, an option will be returned to allow the credit to be denied.

3. If provisional credit is denied and the checkbox shown below is checked indicating that the Provisional Credit Denied Notice is required, the Next Action Due will be set to print the provisional credit denied notice. The user may optionally print the denied notice. If the option shown below is set so that the Provisional Credit Denied Notice is not required, the next action due will be set to issue final credit.
4. Select the **Save** button to retain the selections.

When this feature is enabled, the applicable checkbox option and associated date field will be included in the Important Dates section of the Claim Information page.

### Claims where Written Confirmation is Received

With this option enabled, the applicable fields are inserted in the Important Dates section on the Claim Information page. In the image below, the date fields were set based on written confirmation being received in a timely manner; in doing so, the Written Confirmation Received date field defaults to the current date. In addition, the provisional and final credit due dates are calculated based on the number of business days, based on the Regulation E definition.

Important Dates

Written Confirmation Received in a timely manner:  09/28/2012

Claim Reported:\* 09/28/2012 Provisional Credit Due:\* 10/15/2012 Final Credit Due:\* 10/15/2012

Date of statement on which 1st reported transaction appeared:

In the scenario where the written confirmation is not received by the provisional credit due date, the 'Written Confirmation Received in a timely manner' can be unchecked. When unchecked, the provisional and final credit due dates will be automatically calculated to 45/90 calendar days, based on claim/transaction scenario.

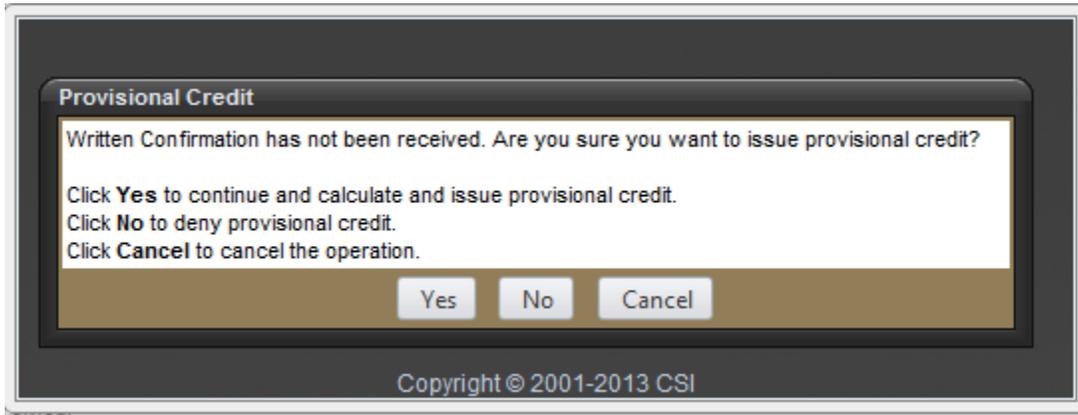
For the following scenarios, the 'Written Confirmation Received in a timely manner' option cannot be changed:

- Closed claims
- Withdrawn claims
- Claims where credit has already been issued

Use the Tickler Report to identify claims where the written confirmation was not received.

### Issuing provisional credit where the written confirmation was not received

When attempting to issue provisional credit where the written confirmation checkbox is not checked the following message is returned (in the Account Credit Worksheet):



## Steps on how to deny provisional credit when written confirmation is not received

In this example, we will create a Lost or Stolen Access Device claim where the Debit card type is Visa.

1. Create a new claim.
2. Populate the applicable data fields.

3. The checkbox associated with the Written Confirmation Received field is not checked.

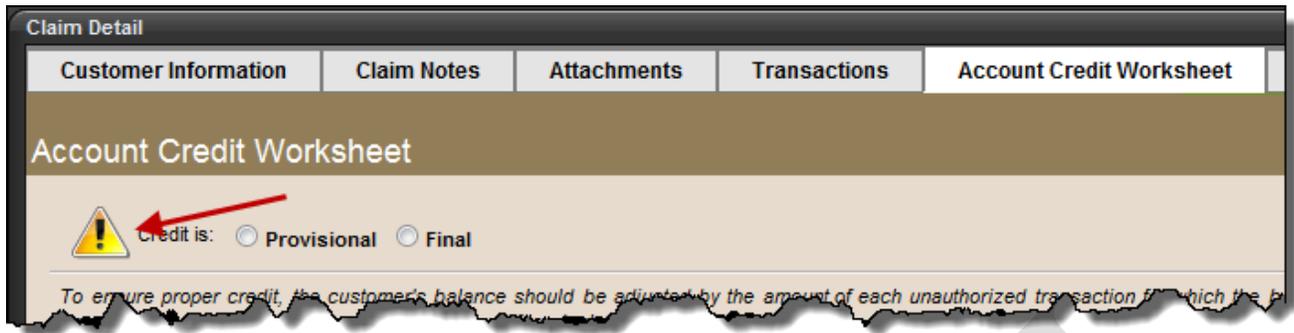
The Provisional Credit and Final Credit Due date fields are automatically set to 5 business days (based on the provisional credit settings in the configuration option).

4. Save the claim.
5. In the Transactions tab, enter at least one transaction and **Save**.

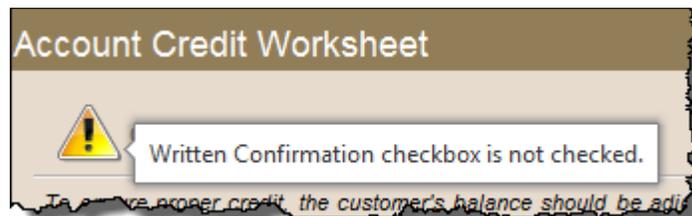
The next action due is set to issue provisional credit.

Now, we will go to the Account Credit Worksheet to issue provisional credit.

Since the Written Confirmation has not yet been received, an indicator has been enabled next to the Provisional and Final radio buttons.



The hover help for this indicator is as follows:



Now, let's attempt to issue provisional credit.

6. Select the **Provisional** credit radio button. Here, a window will display with the available options in which to proceed.



7. To deny provisional credit, select **No**.

**Important Note:** Selecting Yes will allow the user to issue Provisional Credit, selecting Cancel will return the user to the worksheet without making any changes.

The next action due is set to Notice (Prov. Credit Denied). This is based on the Written Confirmation configuration setting.

Once provisional credit has been denied, the option to issue provisional credit is disabled. A Provisional Credit Denied event will be logged in the History tab.

8. From the Notices tab, print the **Provisional Credit Denied** notice.



Notice Type	Notice Name	Issue Date	Notice Due	Notification Sent	Print Notice
Provisional Credit Denied	Provisional Credit Denied	09/01/2013	09/05/2013		Print

9. The next action due will be set to issue Final Credit.

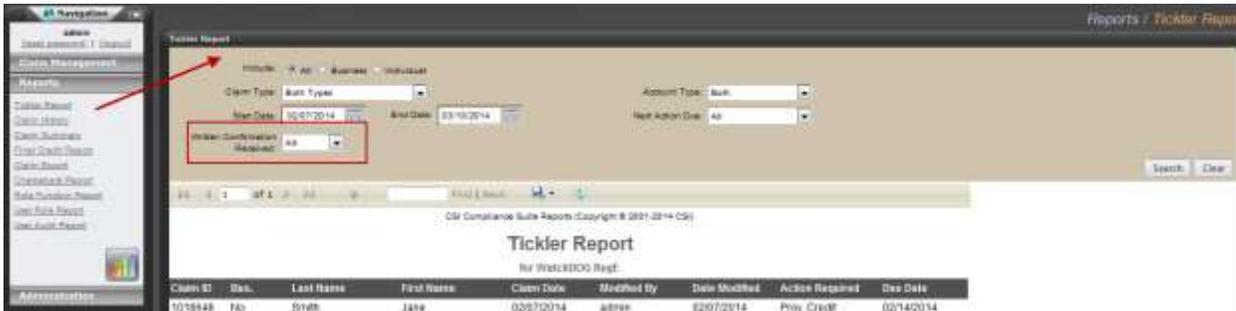
From here, process the claim and associated transactions and issue final credit as normal.

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## Tickler Report - Written Confirmation Received

Use this report to quickly identify claims where the Written Confirmation has or has not been received.

Use the new Written Confirmation Received field to report on claims where the confirmation has been received or not received. The available options in the drop down menu are All (the default), Yes, No.



**Note:** The Confirmation Received and associated date field will be included in the Claim Export – All report.

## Visa Network Transaction Checkbox

In the Other Options tab of the Configuration Settings link, a new optional feature has been added to allow your institution to distinguish between Visa related transactions processed via the Visa Network and those processed via other networks. The main difference between transactions processed via the Visa Network and other networks is the number of business days in which provisional and / or final credit is issued. By default, this feature is disabled (hide is selected).



## Enable the Visa Network feature and set defaults

1. Via the Other Options tab, select the **Show** button.



The screenshot shows the 'Other Options' configuration tab. A red box highlights the 'Show' radio button selected for the 'Visa Network Transaction Checkbox'. Other options include 'Written Confirmation Checkbox Default' (Unchecked), 'Require Provisional Credit Denied Notice' (checked), and 'Visa Network Transaction Checkbox Default' (Checked).

2. In the Visa Network Transaction Checkbox Default field, select the option of **Checked** or Unchecked.

Checked: will automatically default all transactions as processed via the Visa Network.

Unchecked: will automatically default all transactions as processed via a non-Visa network.

Regardless of the selection, the setting can be changed at the individual transaction level when entering transactions.

**Note:** For purposes of this illustration, the default is set to Checked.

3. Via the Provisional Credit Settings tab, set the number of business days to issue provisional credit for transactions processed via the Visa Network and the Non-Visa Network.



The screenshot shows the 'Provisional Credit Settings' configuration tab. A red box highlights the input fields for 'Visa Network Provisional Credit Timeframe (days)' (5) and 'Non-Visa Network Provisional Credit Timeframe (days)' (10). Other settings include 'Mastercard Provisional Credit Timeframe (days)' (10) and 'Zero Liability Default (when Unknown)' (Yes).

Generally, a transaction processed via the Visa Network is 5 business days; transactions processed via a non-Visa Network can be set to a maximum of 10 business days. The values can be the same or different, depending on your institution's requirements.

4. Via the Final Credit Settings tab, the Visa Network and the Non-Visa Network fields are used to set the maximum amount of calendar days in which to issue final credit.



The screenshot shows the 'Final Credit Settings' configuration tab. A red box highlights the input fields for 'Visa Network Final Credit Date Can't Exceed (days)' (45) and 'Non-Visa Network Final Credit Date Can't Exceed (days)' (blank). Other settings include 'Mastercard Final Credit Date Can't Exceed (days)', 'Other Final Credit Date Can't Exceed (days)', and 'Periodic Statement Final Credit Date Can't Exceed (days)'.

This field can remain blank and if so, will follow Reg E. Ideally, the final credit will be set to a maximum of 45 calendar days; the Non-Visa Network will remain blank in order to follow the Reg.

## Creating a Transaction - the Visa Network/Non-Visa Network flag

When a transaction is created for the claim, the Visa Network flag will assume the default setting. However, the flag can be changed per transactions, where applicable.

**Important Note:** The Visa Network flag will not be presented for claims created via the wizard, but will assume the default setting. However, the flag can be changed once the claim is saved. In this example, the setting will be changed from the default.

1. Create and save a claim.
2. From the Transactions tab, create a new transaction. Here, the Visa Network Transaction flag will be checked based on the default setting (defined in #2 in the previous section).
3. Uncheck the **Visa Network** option.



The screenshot shows a web form with two main sections: "Transaction Details" and "Transaction Amounts". In the "Transaction Details" section, there is a "SEC Code" dropdown set to "POP", a "Transaction Date" field set to "07/31/2013", and a "Visa Network Transaction" checkbox which is currently checked. A red arrow points to this checkbox. In the "Transaction Amounts" section, the "Amount" is set to "\$ 350.00" and the "Recovered Amount" is set to "\$".

4. Complete the data entry for the transaction and process as normal.
5. Click the **Save** button. If the number of business days is different for the Visa Network and the Non-Visa Network, the following message will be displayed.



Click the **OK** button. The focus will return to the transaction detail page. From this page, the user can proceed with the processing of the transaction and claim.

**Important Note:** If the claim has a mix of Visa Network and Non-Visa Network transactions, the Visa rules will apply as the date for provisional credit is typically less than for non-Visa.

## Next Action Due on the Dashboard

A new Action Due labeled Notice (Prov. Credit Denied) has been added to indicate when / if the provisional credit denied notice is due.

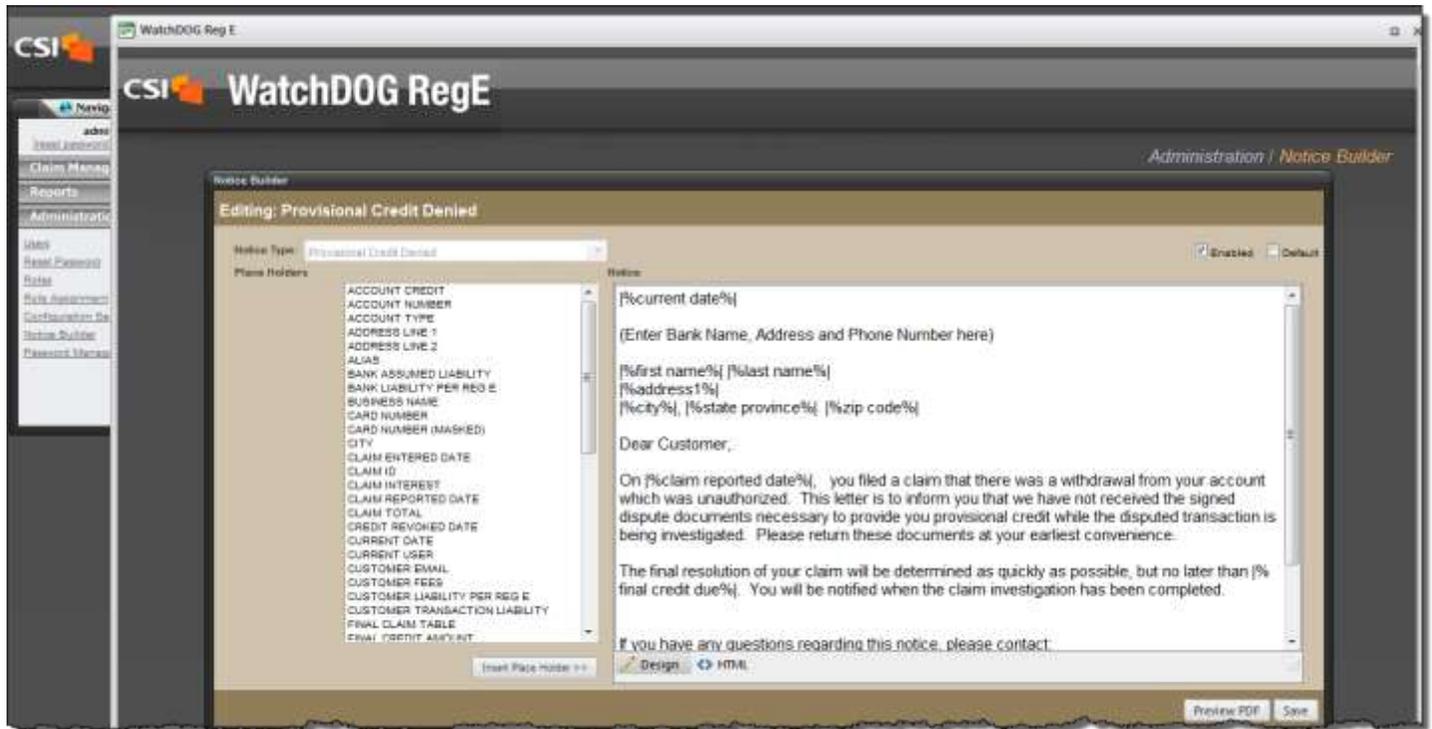


The screenshot shows a table with columns for various fields. The table contains two rows of data. The second row has a red box highlighting the text "Notice (Prov. Credit Denied)" in the seventh column.

10/15/13	No	Smith	Janie	08/12/2013	admin	08/12/2013	Notice (Prov. Credit Denied)	08/14/2013
10/15/13	No	Smith	Janie	08/09/2013	admin	08/12/2013	Prov. Credit	08/15/2013

## Notice Builder – Provisional Credit Denied Notice

In the Notice Builder, a new Provisional Credit Denied notice has been included. The notice contains default language, but can be changed depending on your institution's needs. The default notice may be modified or new notices of this type may be created.



## Reports modified to address Visa/Non-Visa Network flags

**Claim Details:** includes the provisional denied information.

**Transaction Details report:** includes the Visa and Non-Visa transaction flags.

**Tickler Report:** the Action Required column will indicate when / if the provisional credit denied notice is due.

**Claim History:** will indicate if the provisional credit has been denied and if the notice was printed.

**Claim Export:** the Visa and Non-Visa transaction flag has been added as well as the provisional credit denied indicators.

## Technical Support and Contact Information

Please feel free to contact CSI Regulatory Compliance with any questions, concerns, or comments you may have.

All communications from our customers are always welcome and greatly appreciated.

**Phone:** (888) 494-8449, and press Option 3

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