

Initiating ACH and Wire payments may require approval with **dual control**, where the initiator cannot approve their own work.

**When is dual approval REQUIRED?**

- The payment meets or exceeds the approval threshold **AND**
- There’s at least one other person at the business that can approve the payment

**When is dual approval BYPASSED?**

- The payment is under the approval threshold **OR**
- There are no other approvers at the business (ex: the Primary Admin initiates a payment, and the business doesn’t have any Secondary Admins nor business users with approval permission).

**Events that trigger approval:**

- Create or update an ACH or wire template
- Initiate an ACH payment or collection
- Upload an ACH pass through file
- Import an ACH file
- Initiate a Wire
- The next payment in a recurring series is within 2 days of effective date

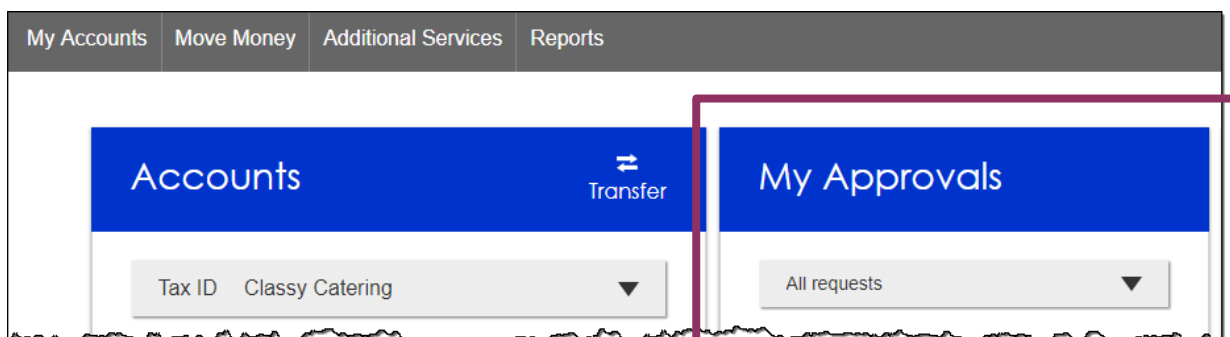
Business Admins and business users with approval permission receive this email – **EXCEPT** if an approver has exceeded their approval limit.

**Marco Lopez,**

An item requiring approval has been submitted. Please login to review the ACH Payment item(s) pending approval to ensure timely processing.

If you have any questions or concerns about this item, please contact the user who submitted the ACH Payment request for approval.

The payment that needs approval shows in the My Approvals widget.

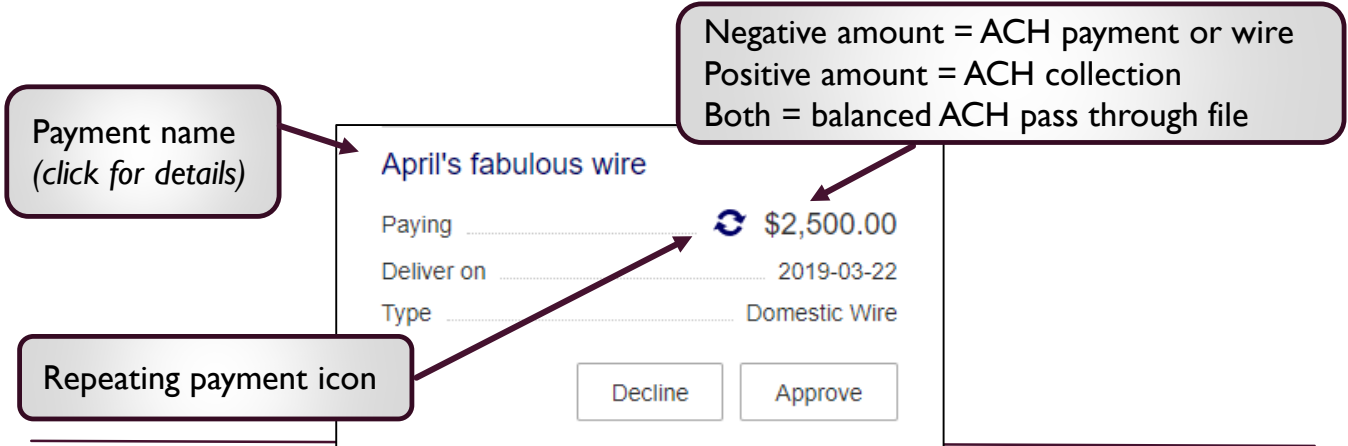
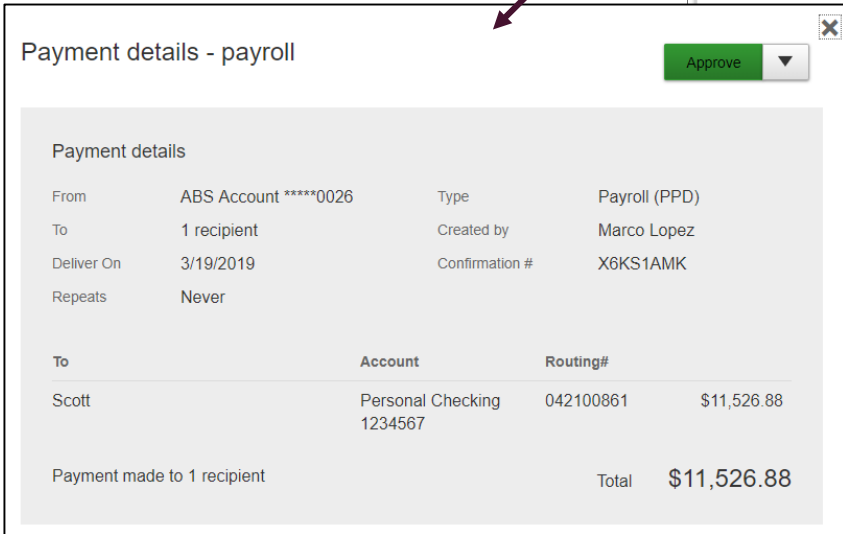
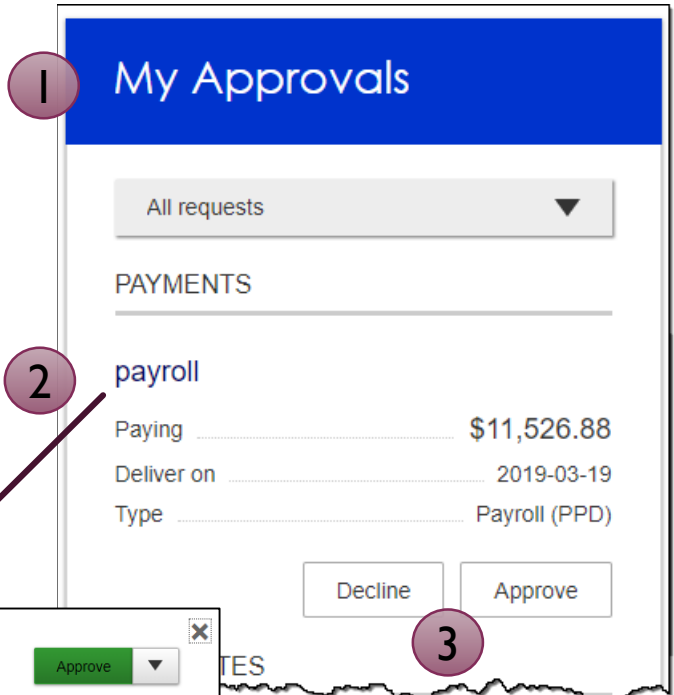


**Dual Approval**

**Steps to approve a payment:**

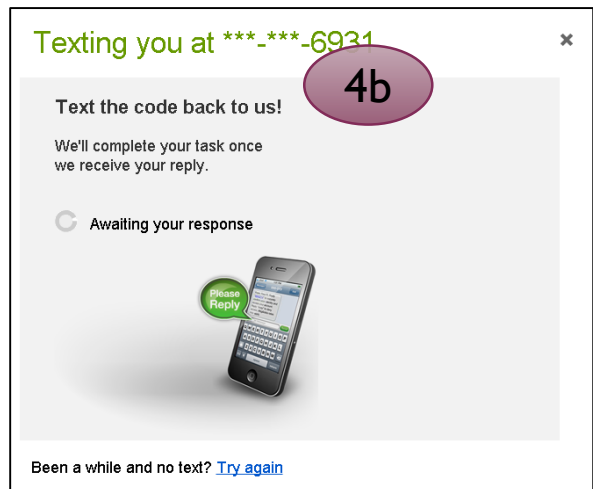
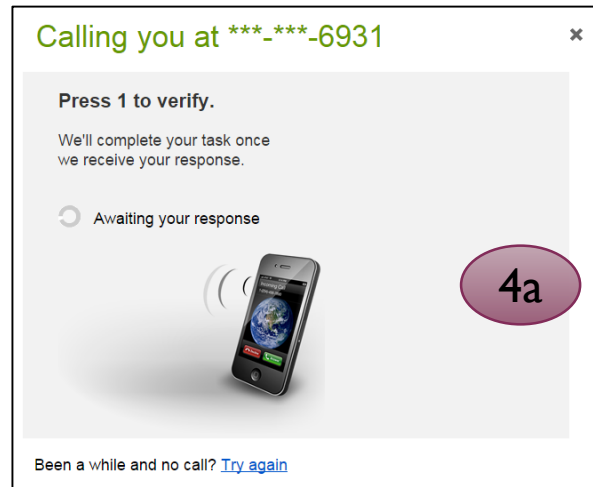
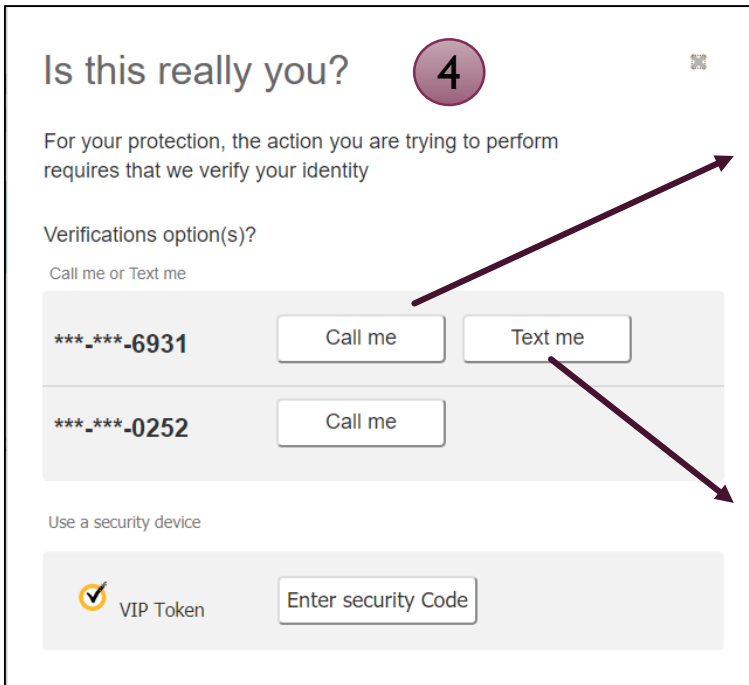
1. Go to the My Accounts screen > **My Approvals** widget.
2. Select the **payment name** to see details.
3. Click **Approve** for desired payment.

If **Decline** is selected, the payment moves to Declined Payments activity and sends an email to the initiator.



**Dual Approval**

4. A pop-up prompts the user to validate identity:
  - a. **Call Me:** user answers and presses 1 (one) on the phone
  - b. **Text Me** (only shows if the user text-enabled their phone): user receives the text and replies back with the security code.
  - c. **Enter security code** (only shows if the FI offers tokens and the user entered the credential ID in My Settings). *Only option if tokens are enforced.*
5. The payment no longer shows in the My Approvals widget and is queued for processing.



**Tips:**

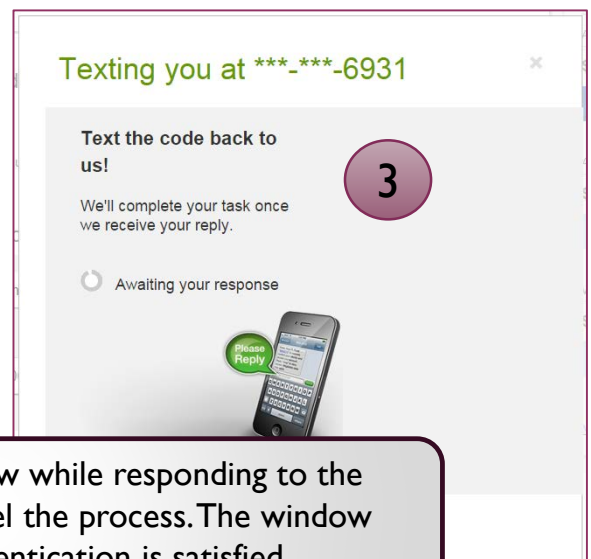
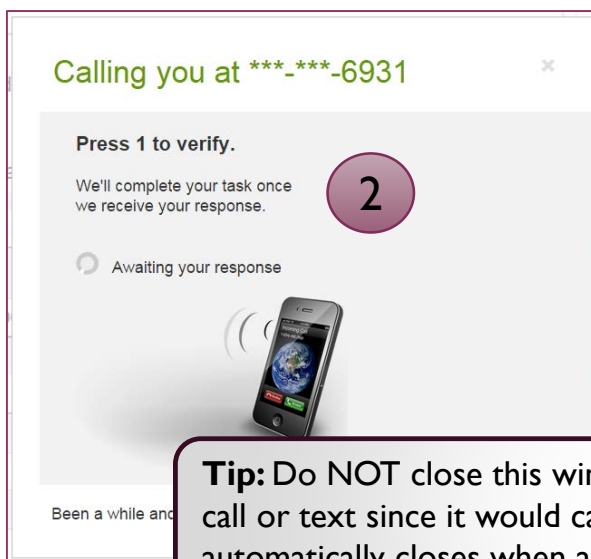
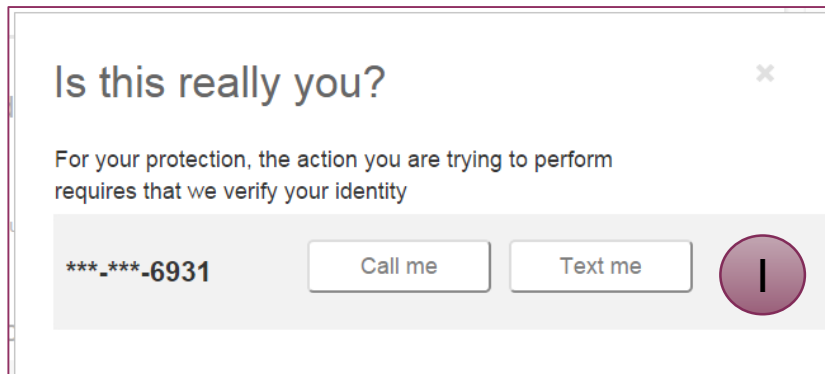
- The approval pop-up window times out after 5 minutes.
- Do NOT close the pop-up window or approval will not go through. Wait for it to automatically close after completing identity verification.

**Approval by Initiator**

If dual approval is not part of the workflow (see page 1), the person initiating a payment may have to pass out of band (OOB) authentication.

The FI may opt to set a dollar threshold for wire and ACH payments that applies this scenario. Payments that *don't require dual approval* and are *greater than the OOB threshold* trigger this OOB prompt.

1. Upon initiating the ACH, the user is prompted to get a call or text (or enter a tokencode – not shown here).
2. **Call me:** initiates a phone call; the user answers and presses 1 (one) on the phone.
3. **Text me:** initiates a text with a security code; the user must texting the code back.



**Tip:** Do NOT close this window while responding to the call or text since it would cancel the process. The window automatically closes when authentication is satisfied.

## Common Questions

**Q: Why didn't a payment get routed for dual approval?**

A: Either the payment is under the approval threshold OR the Primary Admin initiated the payment and there are no other approvers at the business.

**Q: Do I have to approve each payment in a recurring series?**

A: Yes. Before approval, each payment must pass a limits and entitlements check; if the initiator has exceeded their limits or no longer has the necessary permission, the payment fails (the initiator, business admins, and the FI get an email notification, and the payment moves to the Declined/Failed tab). If it passes the validations, the payment is queued up for approval 2 business days before the send date.

**Q: What happens if I decline a payment?**

A: The payment shows in Declined/Failed activity and the system sends an email notification to the person who initiated the payment.

**Q: Do I have to pass identity verification for every payment?**

A: If your FI enables approval caching, identity verification is required for the first payment but not subsequent payments approved within a certain timeframe (5 minutes or less – set by the FI). Caching is cancelled when the user logs out.

**Q: How long do payments stay here awaiting approval?**

A: Indefinitely

**Q: What happens if I approve a payment after cutoff time?**

A: If a wire with today as Deliver date is approved after cutoff, or an ACH with Deliver date as one day out is approved after cutoff, it will be routed to the financial institution that same day with a “Approved after user cutoff” warning.

**Q: What happens if I approve a payment past the date?**

A: Approval will go through and the payment will be routed to the financial institution with a “Past Due” warning.

**Q: After a payment is approved, what happens next?**

A: Wires with Deliver Date as the current business day are sent to the FI for processing within 10 minutes. ACH transactions with the Deliver date as same day, or 1-2 business days out, are sent for processing within 30 minutes.