



## How to Authorize a Transaction with Dual Approval

ACH and Wire transactions may require Dual Approval as determined by your business setup and bank policy.

1. A user will create an ACH or Wire transaction but be unable to “Approve” the transaction – instead they will be required to draft the transaction. They will then have the option to “Notify Approvers” where they can send notifications to the users that could approve the transaction.

You cannot approve this transaction: Dual Action Required

**One Time Payment**

ACH CLASS CODE: Individual (PPD)      SEND PAYMENT AS: Home Federal Testing LLC

TOTAL AMOUNT: \$0.00 to 1 recipient      FROM ACCOUNT: Business Checking - ~~Account ID~~

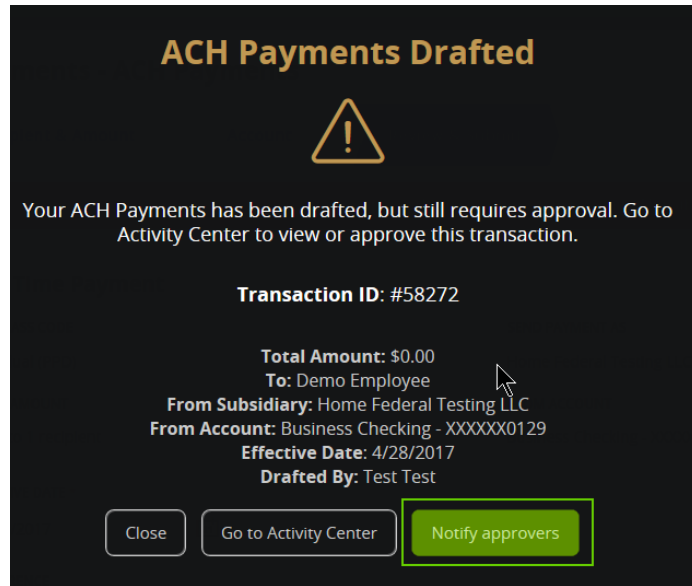
EFFECTIVE DATE \*

RECURRENCE: Set schedule

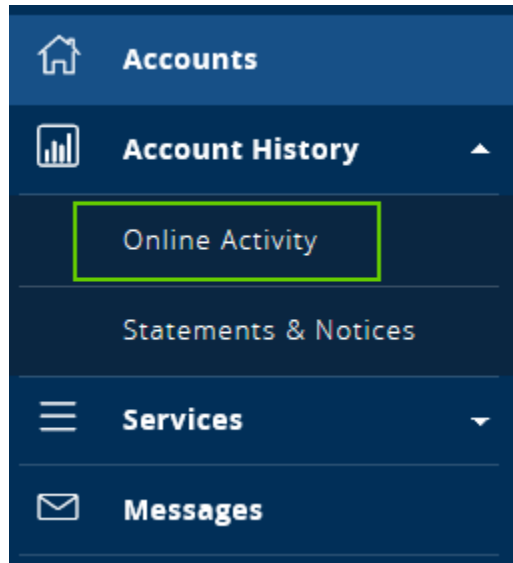
**Selected Recipients** Grid List

Name	Account	Pay	Notify	Amount	Addendum
Demo Employee	123456789	Yes	Yes	\$0.00	

\* - Indicates required field



2. The approver would then log in on either their computer or mobile app and need to approve the transaction by navigating to the “Online Activity” page under the “Account History” menu.



- The approver would then select the transaction they would like to approve by clicking on "Actions" next to the transaction. The approver would then select "Approve."

**IMPORTANT TO NOTE:** Only transactions that are in drafted status can be approved, drafted transactions that pass their effective date will no longer be able to be approved.

Online Activity

Single Transactions    Recurring Transactions    Deposited Checks

Search transactions    Filters    Favorites    Print    Download

Created	Status	Approvals	Transaction Type	Account	Amount	
2/7/2018	Drafted	0 of 1	ACH Collection - Tracking ID: 178137	HOME FREE CHECKING XXXXXX0129	\$0.00	<input type="checkbox"/> Actions
2/7/2018	Drafted	1 of 2	Domestic Wire - Tracking ID: 178120	HOME FREE CHECKING XXXXXX0129	\$	<ul style="list-style-type: none"> <li>Approve</li> <li>Cancel</li> <li>Inquire</li> <li>Copy</li> <li>Print Details</li> </ul>
2/7/2018	Drafted	0 of 2	Domestic Wire - Tracking ID: 178113	HOME FREE CHECKING XXXXXX0129	\$	
2/7/2018	Cancelled	N/A	Domestic Wire - Tracking ID: 178111	HOME FREE CHECKING XXXXXX0129	\$	
2/7/2018	Cancelled	N/A	Domestic Wire - Tracking ID: 178111	HOME FREE CHECKING XXXXXX0129	\$0.01	<input type="checkbox"/> Actions

\*If multiple transactions need to be approved check the box next to the dollar amount for each item, then an "Actions" option will appear at the top of the list. Select "Approve Selected"

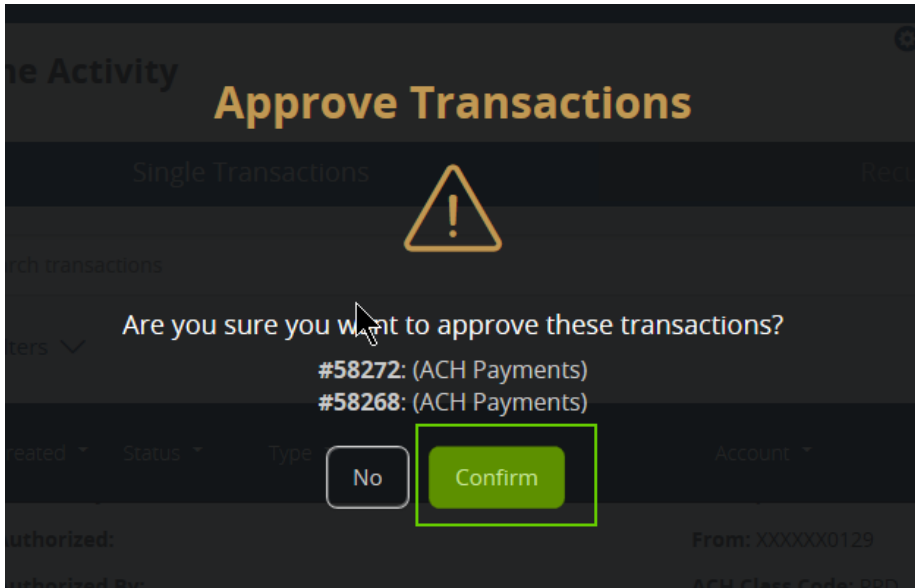
Online Activity

Single Transactions    Recurring Transactions    Deposited Checks

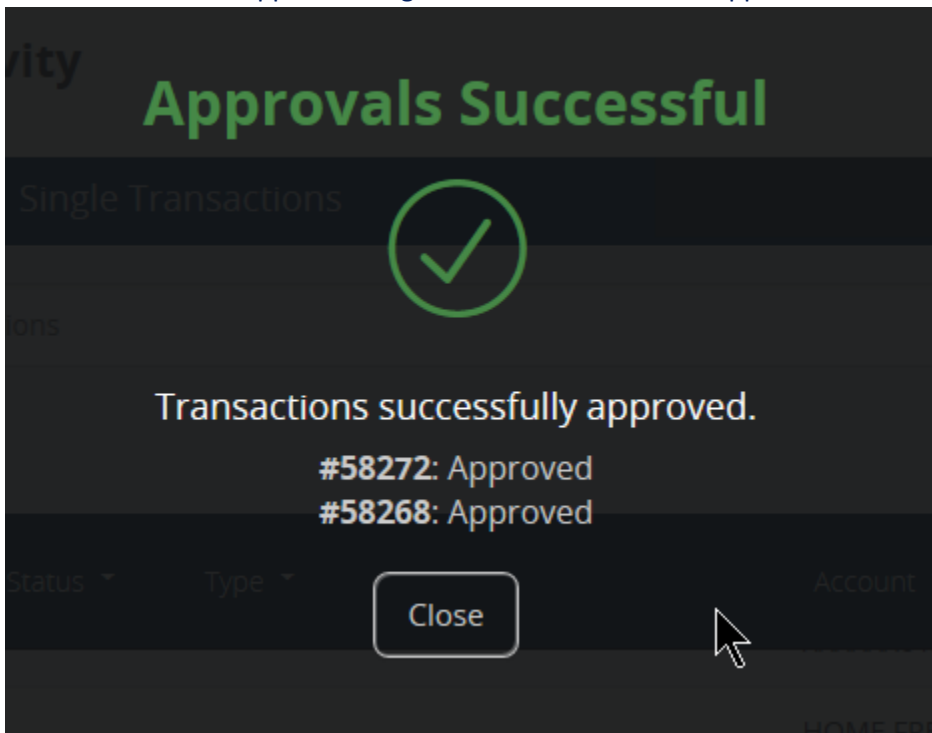
Search transactions    Filters    Favorites    Print    Download

Created	Status	Approvals	Transaction Type	Account	Amount	
2/7/2018	Drafted	0 of 1	ACH Collection - Tracking ID: 178137	HOME FREE CHECKING XXXXXX0129	\$	<input type="checkbox"/> Actions
2/7/2018	Drafted	1 of 2	Domestic Wire - Tracking ID: 178120	HOME FREE CHECKING XXXXXX0129	\$	<ul style="list-style-type: none"> <li>Approve Selected</li> <li>Cancel Selected</li> <li>Print Selected Details</li> </ul>
2/7/2018	Drafted	0 of 2	Domestic Wire - Tracking ID: 178113	HOME FREE CHECKING XXXXXX0129	\$0.01	<input checked="" type="checkbox"/> Actions
2/7/2018	Cancelled	N/A	Domestic Wire - Tracking ID: 178111	HOME FREE CHECKING XXXXXX0129	\$0.01	<input type="checkbox"/> Actions

1. A confirmation screen will appear – select “Confirm”



2. Another screen will appear stating “Successful” and list the approved transactions.



3. The transaction status will now change from “Drafted” to “Authorized” and be sent to the bank for processing.