

The **approval logic for ACH and Wire** payments involves factors that determine if approval is required, how many approvers are needed, and if users can approve their own payments.

### Key terms :

- **Approval Threshold** – under this amount, approval is waived; at or above this amount, approval is required. FI sets this value per payment type for the business; Primary Admins set this value per payment type for Secondary Admins and business users.
- **Approval Weight** – FIs set a maximum number of approval votes for each payment/template type that must be reached or exceeded. FI sets this value for the business; Primary Admins set this value for Secondary Admins and business users. Values can be 0 to 4.

### When is approval **REQUIRED**?

- The payment meets or exceeds the approval threshold, **AND**
- The approval weight for the payment type is 1 or more, **AND**
- There's at least one person at the business who can approve the payment.

### When is approval **WAIVED**?

- The payment is under the approval threshold, **OR**
- The approval weight for the payment type is 0, **OR**
- There are no other approvers at the business who can approve the payment.

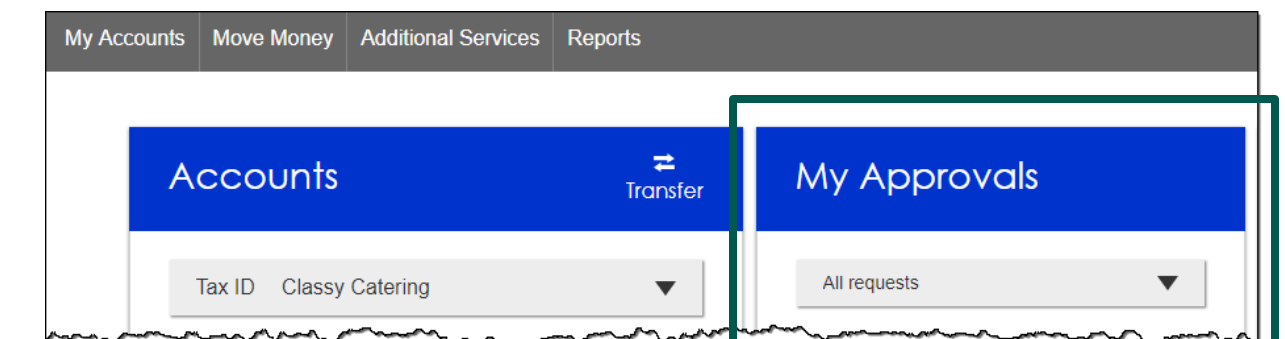
Users with approval permission receive this email – **EXCEPT** if an approver has exceeded their approval limit.

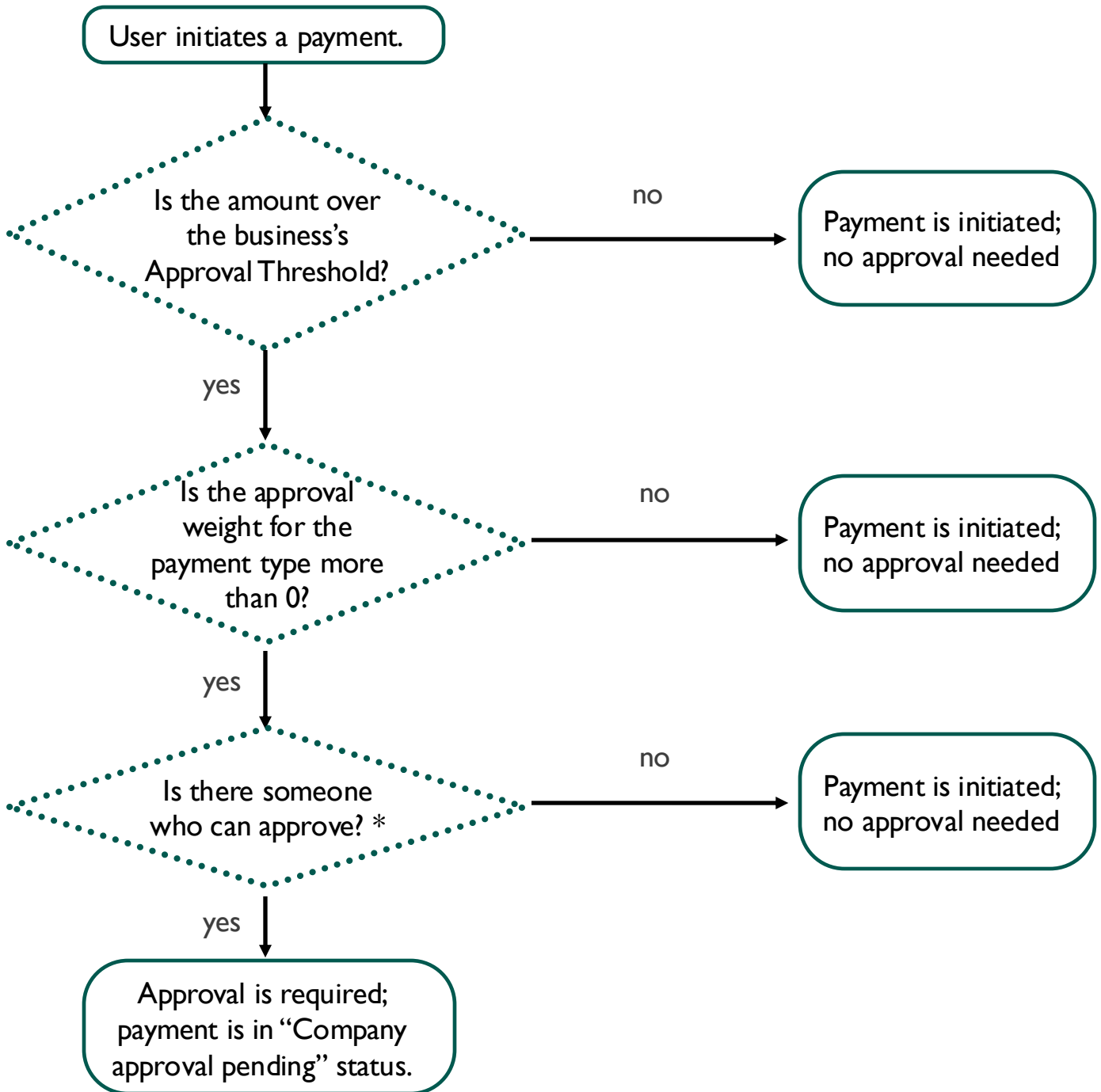
**Marco Lopez,**

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.

Payment needing approval show on the Home page > **My Approvals widget**.





**\* More questions to consider for “Is there someone who can approve?”**

- Has the FI allowed the creator to approve **their own work**?
- Is there someone who can approve that **payment type** for the **specific account**?
- Does that person have the necessary **approver weight** needed to approve the payment?
- Does that person's **approval limits** allow them to approve the payment?

Steps to approve a payment:

- 1. Go **My Approvals** on the home page.
- 2. Select the **payment name** to review details.
- 3. Select **Approve** for desired payment.
- 4. Complete **identity verification** (pg 5).

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

Multi-select approval option

To approve or decline more than one payment at a time, select the checkbox next to desired items. Then select Approve or Decline button at top. A maximum of 20 can be approved at once.

Details window

Payment details - Payroll

Approve

0 of 1 received

Payment details

From

Business OFX Checking \*\*\*\*\*  
2254

Location

April's Catering

To

1 recipient

Type

Payroll (PPD)

Deliver On

6/2/2023

Created by

April Delac

Frequency

Once every 2 weeks on Friday  
until I cancel

To	Account	Routing number	Amount
April Train	Personal Checking 8989	053000219	\$12,750.00

Payment will be made to 1 recipient

Total \$12,750.00

My Approvals

All requests

PAYMENTS

Decline

Approve

3 / 20 Selected

☒ Domestic Wire

Past due

Paying \$100.00

4/01/2024

Deliver on Please select a valid date.

Type Domestic Wire

Decline

Approve

0 of 2 received

☒ Commercial Payment

Paying \$100.00

4/02/2024

Deliver on

Type Commercial (CD)

Decline

Approve

0 of 2 received

☒ Payroll

Paying \$200.00

4/02/2024

Deliver on


Type Payroll (PPD)

Decline

Approve

0 of 2 received

**Payment attributes:**

**Amount** – shows the  icon if it's the next payment in repeating series.

**Deliver on date** – i.e. the settlement date.

If a payment is past due, the Approve button is disabled until the approver selects a new, valid date.

The approver can also change the date for a payment that is not past due.

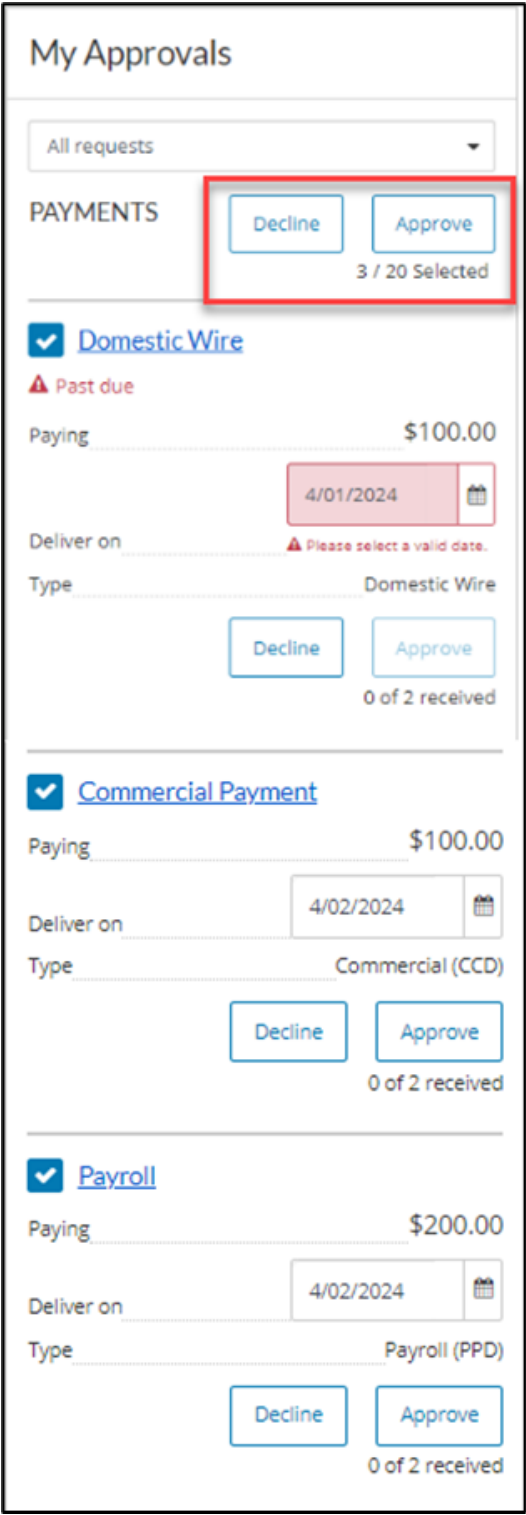
The date cannot be changed for an ACH pass through file, nor for a recurring payment.

**Type** – indicates Domestic Wire, or International Wire, or the ACH transaction type, or File for an ACH pass through file.

**Approval votes** – shows votes received vs votes required. Approval logic goes by votes, not the number of approvers.

In this screen, only one person needs to approve the Domestic Wire (0 of 1 received).

For the ACH pass through file, 1 person approved, and 3 votes are still needed. The number of approvers needed depends on the approver weight for each person. The highest approval weight for an approver is 4, but that may be lower if the FI assigns the highest approval weight of 3, for example.



**My Approvals**

All requests


**PAYMENTS**

Decline Approve  
3 / 20 Selected

☒ **Domestic Wire**

**Past due**

Paying \$100.00


Deliver on 4/01/2024 

Type Domestic Wire

Decline Approve  
0 of 2 received

☒ **Commercial Payment**

Paying \$100.00


Deliver on 4/02/2024 

Type Commercial (CCD)

Decline Approve  
0 of 2 received

☒ **Payroll**

Paying \$200.00

Deliver on 4/02/2024 

Type Payroll (PPD)

Decline Approve  
0 of 2 received

## Steps to approve a payment (cont.)

A pop-up prompts the user to validate identity:

- Call Me:** user answers and presses 1 (one) on the phone
- Text Me** (only shows if the user text-enabled their phone): user receives the text and replies back with the security code.
- 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.*

The payment no longer shows in the My Approvals widget and is queued for processing.

**Do NOT close the pop-up window** or approval will not go through. Wait for it to automatically close after completing identity verification. With no reply, the approval window **times out after 5 minutes**.

Is this really you? **4**

For your protection, the action you are trying to perform requires that we verify your identity

Verifications option(s)?

Call me or Text me

\*\*\*-\*\*\*-6931

\*\*\*-\*\*\*-0252

Use a security device

☒ VIP Token

Calling you at \*\*\*-\*\*\*-6931

Press 1 to verify.

We'll complete your task once we receive your response.

Been a while and no call? [Try again](#)

Texting you at \*\*\*-\*\*\*-6931

Text the code back to us!

We'll complete your task once we receive your reply.

Been a while and no text? [Try again](#)

If the FI has enabled **approval caching**, identity verification is bypassed when approving additional payments within a certain timeframe. However, the security best practice recommendation is for MFA caching to be set to "No caching" for payment approvals.

## Initiator completes Identity Verification

If 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 token code – 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 text the code back.

Is this really you?

For your protection, the action you are trying to perform requires that we verify your identity

\*\*\*-\*\*\*-6931

Call me Text me

1

Calling you at \*\*\*-\*\*\*-6931

Press 1 to verify.

We'll complete your task once we receive your response.

2

Awaiting your response

Been a while and

Texting you at \*\*\*-\*\*\*-6931

Text the code back to us!

We'll complete your task once we receive your reply.

3

Awaiting your response

Please Reply

**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 don't I see a payment under My Approvals?**

A: Various reasons: it doesn't require approval, another user already approved or declined it, a user canceled the payment, the approver doesn't have the required permissions, or the approver has exceeded their approval limits.

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

A: Either the payment is under the approval threshold, OR the approval weight is 0, OR the Primary Admin initiated the payment and there are no 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. If it passes the validations, the payment is queued up for approval 2 business days before the Deliver On 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: The business can multi-select payments (up to 20) and authenticate once for all selected payments. While approval caching is also a feature (where identity verification is required for the first payment but not subsequent ones within a certain timeframe), the security best practice is to not cache approvals.

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

A: Indefinitely

**Q: What happens if I try to approve a "Past Due" payment?**

A: The Approve button is disabled, and the approver must select a new date.

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

A: If approving a payment after cutoff time that would make the payment past due, the same rules apply in the question above.

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

A: Wires with current business day as Deliver Date 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 10 minutes.