



# Fraud Alert

BankBetter. BankCherokee.

## Benefits

- Know of suspicious activity before funds leave the account.
- You control whether you pay or return the item.
- You decide how and who should be alerted of suspicious activity.
  - You define the conditions that prompt an alert.
- And best of all, **Peace of Mind!**





# Fraud Alert User Guide

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**Welcome to BankCherokee Fraud Alert!** In this document, you will find information on the following topics to help you get started.

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## Log In

To access BankCherokee Fraud Alert, go to: <https://www.fraudpreventionhq.com/client-login/bankcherokee> . Please add this link as a favorite on your internet browser. Please note that BankCherokee Fraud Alert currently supports the following browsers: Chrome, Internet Explorer 9-11, Firefox and Microsoft Edge.

If this is your first time logging in, you will use the temporary Username and Password emailed to you. Your email alerts will look like this:

### Username:

#### Joe Cherokee

---

**From:** FraudAlert@bankcherokee.com  
**Sent:** Tuesday, November 28, 2017 2:15 PM  
**To:** Joe Cherokee  
**Subject:** BankCherokee Fraud Alert Setup

Hello Joe Cherokee.

Welcome to BankCherokee Fraud Alert  
Your Username is: HrMGMt96R

Sincerely,  
BankCherokee

#### Contact Us

Please do not reply to this email. If you have questions about your account, please call Customer Service at (651) 291-6240 or email us at [cashmanagement@bankcherokee.com](mailto:cashmanagement@bankcherokee.com).  
Visit [www.bankcherokee.com](http://www.bankcherokee.com) to Login to BankCherokee Fraud Alert.

BankCherokee  
607 Smith Avenue S  
Saint Paul, MN 55107

### Temporary Password:

#### Joe Cherokee

---

**From:** FraudAlert@bankcherokee.com  
**Sent:** Tuesday, November 28, 2017 2:15 PM  
**To:** Joe Cherokee  
**Subject:** BankCherokee Fraud Alert Setup Continued

Hello Joe Cherokee.

Welcome to BankCherokee Fraud Alert  
Your Password is: u74@2NAZTT

Sincerely,  
BankCherokee

#### Contact Us

Please do not reply to this email. If you have questions about your account, please call Customer Service at (651) 291-6240 or email us at [cashmanagement@bankcherokee.com](mailto:cashmanagement@bankcherokee.com).  
Visit [www.bankcherokee.com](http://www.bankcherokee.com) to Login to BankCherokee Fraud Alert.

BankCherokee  
607 Smith Avenue S  
Saint Paul, MN 55107

Upon log in you will be prompted to reset your Username and Password. You will also be prompted to setup a series of security questions. The answers to your security questions are case sensitive.



Configure Challenge Questions

Please select and answer four security questions

Family

Question: --Select-- Answer:

Things you Like

Question: --Select-- Answer:

Early Life

Question: --Select-- Answer:

Special Things You Know

Question: --Select-- Answer:

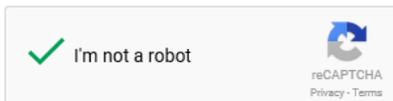
Submit Cancel

Have Questions? call 651.291.6240 Member FDIC

If it your first time logging in, you will see the "First Time" login page.

## First Time

Click the I'm not a robot box.



Click "I'm not a robot" box. A CAPTCHA image will display; click all images requested.



## Alerts/Notifications

By default, the Primary Contact will receive an email Alert each time Transactions are available for review. Alerts will be delivered via email and/or text message.

Sample Email Alert:

**Joe Cherokee**

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**From:** FraudAlert@bankcherokee.com [mailto:FraudAlert@bankcherokee.com]

**Sent:** Thursday, November 23, 2017 8:01 AM

**To:** Joe Cherokee

**Subject:** ALERT

We have received a debit transaction to ABC Company Operating ending in xxxx5020 for \$37,442.36 from PAYCHEX TPS.

Login to BankCherokee Fraud Alert to review.

Sincerely,  
BankCherokee

Contact Us

Please do not reply to this email. If you have questions about your account, please call Customer Service at (651) 291- 6240 or email us at [cashmanagement@bankcherokee.com](mailto:cashmanagement@bankcherokee.com).

Visit [www.bankcherokee.com](http://www.bankcherokee.com) to Login to BankCherokee Fraud Alert.

BankCherokee  
607 Smith Avenue S  
Saint Paul, MN 55107

Alerts will ONLY be sent to the Primary Contact until additional Users are setup and a Notification Rule is created. You may also elect to remove the Primary Contact from the Alerts. See [Create Notification Rule](#) for more information.

## Dashboard

Upon log in, you will land on the Dashboard (image shown below). You may now view and/or decision Transactions (see [View Transactions](#) section) or set up additional Users (see [Add New User](#) section).

BankCherokee Fraud Alert			
End of Day Cut-Off Time: Wednesday 12:00 PM CST			
Total ACH Debits	\$6,900.34	2	
Set to Pay	\$6,900.34	2	Set to Return \$0.00 0
Approved List Exceptions	\$6,900.34	2	

- The "Total ACH Debits" is a sum of all ACH debits posting to your account(s) on the current day. To view a breakdown of these transactions, simply click on the total dollar amount. This will hyperlink to a list of all current day ACH Debits.
- "Set to Pay" is a sum of all current day ACH Debits, posting to your account(s) that have a "PAY" status. To view a breakdown of these transactions, simply click on the total dollar amount.
- "Approved List Exceptions" is a sum of all current day ACH Debits, posting to your account(s), that are not on the Approved List or do not meet the Approved List parameters. To view a breakdown of these transactions, simply click on the total dollar amount.
- "Set to Return" is a sum of all current day ACH Debits, posting to your account(s) that have a "RETURN" status. To view a breakdown of these transactions, simply click on the dollar amount.

## View Current Day Transactions and Decision Items by 12:00 PM Cutoff

To access current day ACH Debits for decisions, log into BankCherokee Fraud Alert and click on a hyperlink from your new Dashboard as described in the [Dashboard](#) section above.

By default the Transaction History Page (see image below) will only show current day Transactions.

Transactions will appear with one of the following descriptions:

- **Pay User** - A User has changed the status and determined the item will be paid.
- **Pay System** – The system default is set to Pay the item.
- **Return User** – A User has elected to return an item.
- **Return System** – The system default is set to Return the item.
- **Approved List Pay** – The item is on the Approved List and will be paid.

To change the current status of your ACH Debits, click the Pay or Return button to the right of each item.

BankCherokee Fraud Alert Setup Reports Transaction History Change Module Kelli Mazanec

Transaction History Date Range  
November 29, 2017

Filters

2 transactions totaling \$6,900.34  
Rows 1 - 2 of 2.

Date	Company	Account #	Amount	Current Status	Manage
11/29/2017	MERCH BANKCARD	xxxx5020	\$375.00	Pay - System	Return
11/29/2017	FIDELITY	xxxx5020	\$6,525.34	Pay - System	Return

Download As CSV

You can also choose to download transaction information by selecting the “Download as CSV” button at the bottom of the screen.

All Decisions must be made by 12:00 PM Central Time. No changes can be made to a Status Decision after 12:00 PM Central Time.

## Add a Transaction to your Approved List

When changing the status on an item on the Transaction History page, you will briefly have the option to select “Add to Approved List”.

You can also add items to the Approved List at any time by expanding the transaction details. This can be done by clicking the arrow to the left of an individual transaction. (Note: This will also provide easy access to details such as the Transaction ID and the Trace Number).

Transaction History Date Range  
November 29, 2017

Filters >

2 transactions totaling \$6,900.34  
Rows 1 - 2 of 2.

Date	Company	Account #	Amount	Current Status	Manage
11/29/2017	MERCH BANKCARD	xxxx5020	\$375.00	Pay - System	Return
11/29/2017	FIDELITY	xxxx5020	\$6,525.34	Pay - System	Return

Download As CSV

Date	Company	Account #	Amount	Current Status	Manage
11/29/2017	MERCH BANKCARD	xxxx5020	\$375.00	Pay - System	Return

Account: ACME Operating xxxx5020      SEC Code: CCD      Add to Approved List  
 Transaction ID: 519039318      Description: BILLNG  
 Individual Name: ACME CORPORATION      Trace #: 242071757217150      Deadline To Return: Wednesday 12:00 PM CST  
 Company ID: 1470770502

To the right of the transaction details, click “Add to Approved List” to add the transaction details to the Approved List.

**Add Company to Approved List** ✕

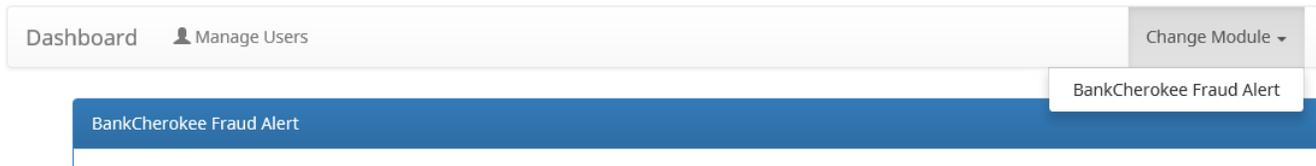
Company Id	Company Name	Max Amount	Frequency	Start Date	End Date
1470770502	MERCH BANKC	<input type="text"/>	-- none --	11/07/2017	mm/dd/yyyy

### Additional details regarding adding an item to your Approved List:

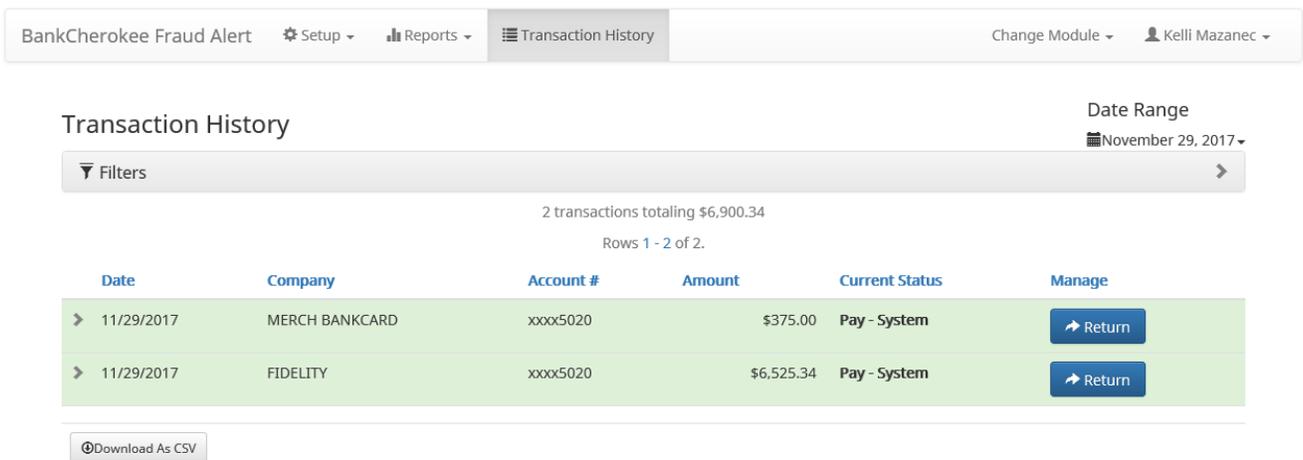
- The details of the transaction become the parameters and should be modified accordingly.
- Do not modify the Company ID or Company Name, as this could create errors for future transactions.
- The Start Date is the current date.
- You may edit the fields and select the Frequency and End Date.
- The Maximum Amount will default to the current transaction amount. If you expect to receive ACH Debits from this company that are larger than the current transaction, the Maximum Amount should be adjusted. Any ACH Debits from this company, for dollar amounts larger than what you specify as the Maximum Amount will appear in your Approved List Exceptions going forward. If you want all Transactions for this Company to be paid, leave this blank. If you enter zero, NO Transactions for this Company will be automatically paid.

## View Transaction History

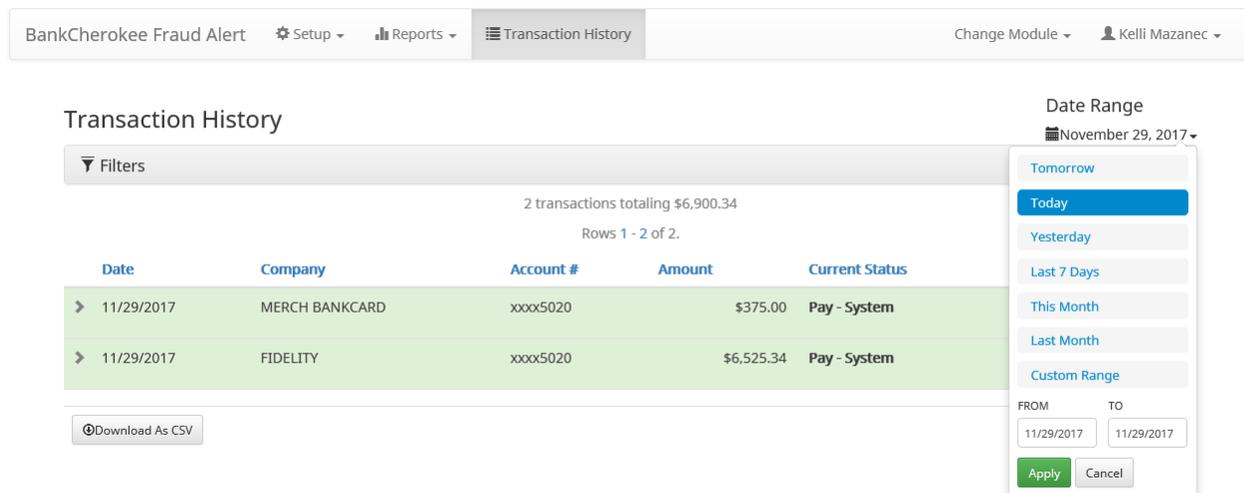
To look at previous transactions in the Transaction History, choose “Change Module” (see image below) from the top right menu bar. Then choose “BankCherokee Fraud Alert”.



The Fraud Alert menu bar will appear on the top left of your screen. Choose “Transaction History” and you will see the ACH Debits that will be presenting to your account for the current day.



Under the “Date Range”, choose the drop down arrow to filter out various time frames.



Clicking on > will expand the detailed information for each transaction listed.

Date	Company	Account #	Amount	Current Status	Manage
11/29/2017	MERCH BANKCARD	xxxx5020	\$375.00	Pay - System	<a href="#">Return</a>
Account: ACME Operating xxxx5020		SEC Code: CCD		<a href="#">Add to Approved List</a>	
Transaction ID: 519039318		Description: BILLNG		Deadline To Return: Wednesday 12:00 PM CST	
Individual Name: ACME CORPORATION		Trace #: 242071757217150			
		Company ID: 1470770502			

Click Filters to customize the search options.

BankCherokee Fraud Alert Setup Reports **Transaction History** Change Module Kelli Mazanec

### Transaction History

Date Range

November 22, 2017 - November 28, 2017

**Filters**

**Min Amount**

\$

**Max Amount**

\$

**Transaction Status**

**Pay**

- Pay - System
- Pay - User
- Approved List Pay
- Pay - FI

**Return**

- Return - System
- Return - User
- Return - FI

Use the "Ctrl" key to select multiple status types above.

**Accounts**

Type an account name or last 4 digits of the number

All accounts shown

**Companies**

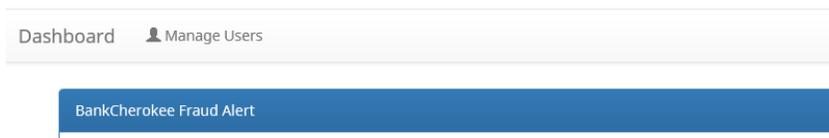
Type a company name or id below

All companies shown

[Apply](#) [Reset](#)

## Add New User

To add a User, you must be in the Fraud Alert module on your Dashboard. Choose “Manage Users” from the top left menu bar.



Choose “Create New User” to create a new user. You can also select an Existing User to modify a User that already exists (change email, user privileges, change name, make inactive).

After selecting “Create New User”, you will need to enter:

1. First name
2. Last name
3. Email address
4. Choose the “Selected Accounts”
5. Assign “User Privileges”
6. “Save User”

A temporary user name and temporary password will be sent via email to the new user. The email will come from [FraudAlert@bankcherokee.com](mailto:FraudAlert@bankcherokee.com)

If you would like this User to have the ability to add or maintenance Users, they will need to be an Admin User. Contact Cash Management to establish Admin Users.

### Definitions of Permissions

#### *Ability to Decision*

- **Transaction History:** User has access to view transactions.
- **Change Transaction Status:** User has access to view transactions and to change the status of transactions. You must also check the Transaction History box.
- **Act on Approved List:** User has access to view transactions and to add a Company to the Approved List. You must also check the Transaction History box.
- **Approved List:** User has access to add, delete and edit the Approved List.

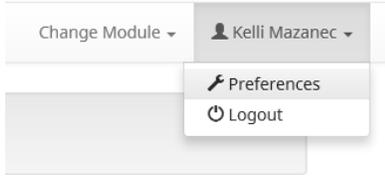
#### *Ability to Manage Users/Alerts*

- **Notification Rules:** User has access to configure Accounts for Alerts.
- **Notification Rules Report:** User has access to view Notification Rules for Accounts.

**NOTE:** If this User should receive Alert notification emails, please be sure their email address(es) has been added to the [Notification Rules](#).

## Personal Preferences

You have the ability to modify your landing page. When you choose “Preferences” under your name menu, you will see an option to define which module and page you would like to be directed to upon login.



**Note:** The BankCherokee Fraud Alert dashboard is your default. If you would like to avoid the Dashboard and go directly to transactions, you can choose:

- Default Module – BankCherokee Fraud Alert
- Default Dashboard Page – leave at default
- Default Fraud Alert Page – choose Transaction History

## Preferences

Default Pages

**Default Module**

BankCherokee Fraud Alert ▼

**Default Dashboard Page**

- default - ▼

**Default BankCherokee Fraud Alert Page**

- default -

Reports / Approved List

Reports / Notification Rules Report

Setup / Approved List

Setup / Notification Rules

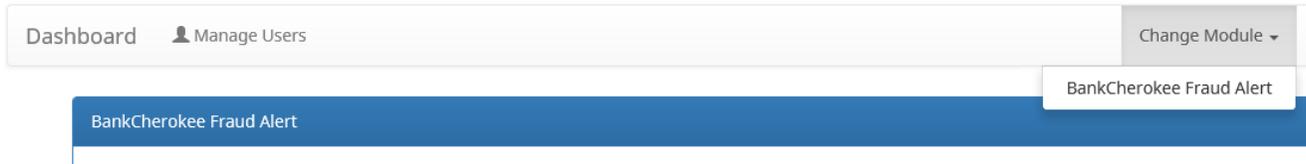
Transaction History

## Create Notification Rule

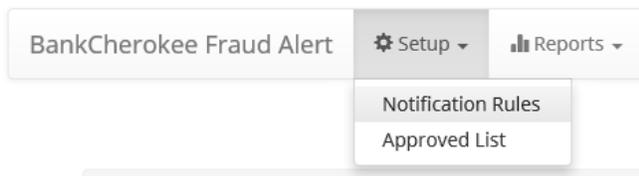
A Notification Rule allows you to specify when Alerts are received, who should receive them and via what method (email or text message). You may setup one Notification Rule per Account. Follow the steps provided below to create a Notification Rule.

Please note: If you setup a Notification Rule it will override the default Alert (see Alerts/Notifications) for that Account.

Choose "Change Module" from the top right menu bar. Then choose "BankCherokee Fraud Alert".

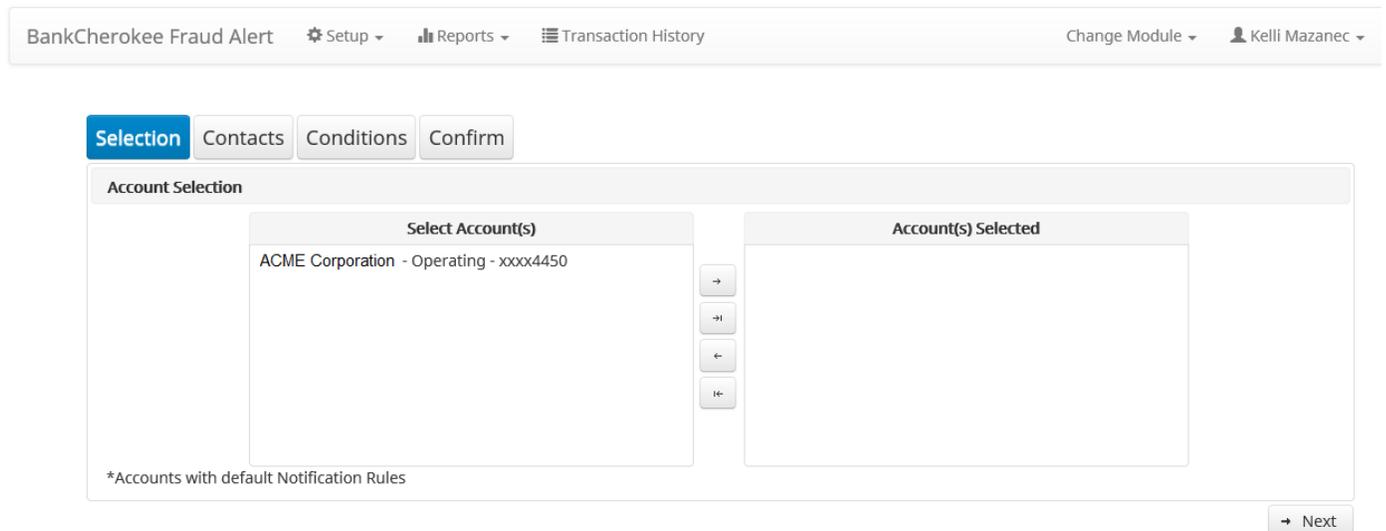


The Fraud Alert menu bar will appear on the top left of your screen. From the "Settings" menu, select "Notification Rules".



Modify your Notification Rules by:

**Selection Tab** – choose the account/s this Notification Rule applies to and use the arrows to move the Account Numbers to the Accounts Selected section. Select "Next".



**Contacts Tab** - Enter the phone numbers and email address(es) of the individuals that you want to receive the notifications. **WARNING: They must be added as a User to be able to log in and review and decision transactions.** Select "Next".

BankCherokee Fraud Alert   Setup   Reports   Transaction History   Change Module   Kelli Mazanec

Selection   **Contacts**   Conditions   Confirm

Enter the contact information to receive the ALERT

Cell Phone Text			
Cell Phone 1	(651) 555-5555 x	Cell Phone 4	
Cell Phone 2		Cell Phone 5	
Cell Phone 3		Cell Phone 6	

E-mail			
Email 1	userone@email.com	Email 4	
Email 2	userone@email.com	Email 5	
Email 3		Email 6	

Use Default Contact and Conditions

← Back   → Next

**Conditions Tab** - If you want to be notified for all debits (approved or returned), choose "Notify for all ACH Debits"; If you only want to be notified when an ACH Debit is being presented for payment and it is NOT on your Approved List, choose "Notify only when ACH Debit is received from a Company that is not on the Approved List or does not meet the parameters of the Approved List". Select "Next".

Selection   Contacts   **Conditions**   Confirm

Select a condition to receive the Alert

Notify for all ACH Debits

Notify only when an ACH Debit is over

Notify only when an ACH Debit meets one or more of the following criteria

The ACH Debit was created from a payment made by check

The ACH Debit was created from a payment over the Internet

The ACH Debit was created from a payment over the phone

Notify only when an ACH debit is received from a Company not on the Approved List or does not meet the parameters on the Approved List

← Back   → Next

**Confirm Tab** - Review the details of the notification and Save the Notification Rule.

Selection Contacts Conditions **Confirm**

**Confirm Notification Rules**

**Account(s) Selected**  
xxxx5020

**Cell Phone Text**

Cell Phone 1: 6515555555	Cell Phone 4:
Cell Phone 2:	Cell Phone 5:
Cell Phone 3:	Cell Phone 6:

**Emails**

Address 1: userone@email.com	Address 4:
Address 2: usertwo@email.com	Address 5:
Address 3:	Address 6:

**Notification Condition**  
Condition: Notify only when an ACH Debit is created by a Company not found in the Approved List

Save

← Back

## Reports

You have the option to review reports under the Reports tab. In order to access, select “BankCherokee Fraud Alert” from the Change Module menu.

Then from the menu bar on the left, select “Reports”.

**Approved List Report** - provides you with a list of all transactions that you have established approval parameters for.

**Approved List**

Account:

Search Cancel

**Approved List**

(1 of 3) 1 2 3 10

Company ID	Company Name	Maximum Amount	Frequency	Start Date	End Date	Action
1952496321	ACCORDIA LIFE	\$611.25	MONTHLY	11/28/2017		View
3952496321	ATHENE LIFE	\$127.15	MONTHLY	11/28/2017		View
7005009701	US CBP	\$1,008.82	MONTHLY	11/28/2017		View
1350684263	THE STATE LIFE I	\$256.09	MONTHLY	11/28/2017		View
CITICARDAP	CITI AUTOPAY	\$8,032.32	MONTHLY	11/28/2017		View
1370344290	ILLINOIS MUTUAL	\$16.50	MONTHLY	11/15/2017		View
9000163002	FIDELITY	\$2,021.92	BIWEEKLY	11/10/2017		View
2555124166	PAYCHEX-HRS	\$60.00	BIWEEKLY	11/10/2017		View
1470770502	MERCH BANKCARD	\$55.86		11/07/2017		View
1841010148	MERCHANT SERVICE	\$6.14		11/02/2017		View

(1 of 3) 1 2 3 10

The account dropdown menu will allow the user to search approved list entries by account number. Select the account number from the dropdown menu.

**Approved List**

**Account:** - All - Search Cancel

- All -

Test Account - xxxx1235

Testing - xxxx0235

Testing - xxxx2659

Testing - xxxx2568

Test Account - xxxx1333

Test Account - xxxx1222

Bob Smith - xxxx1523

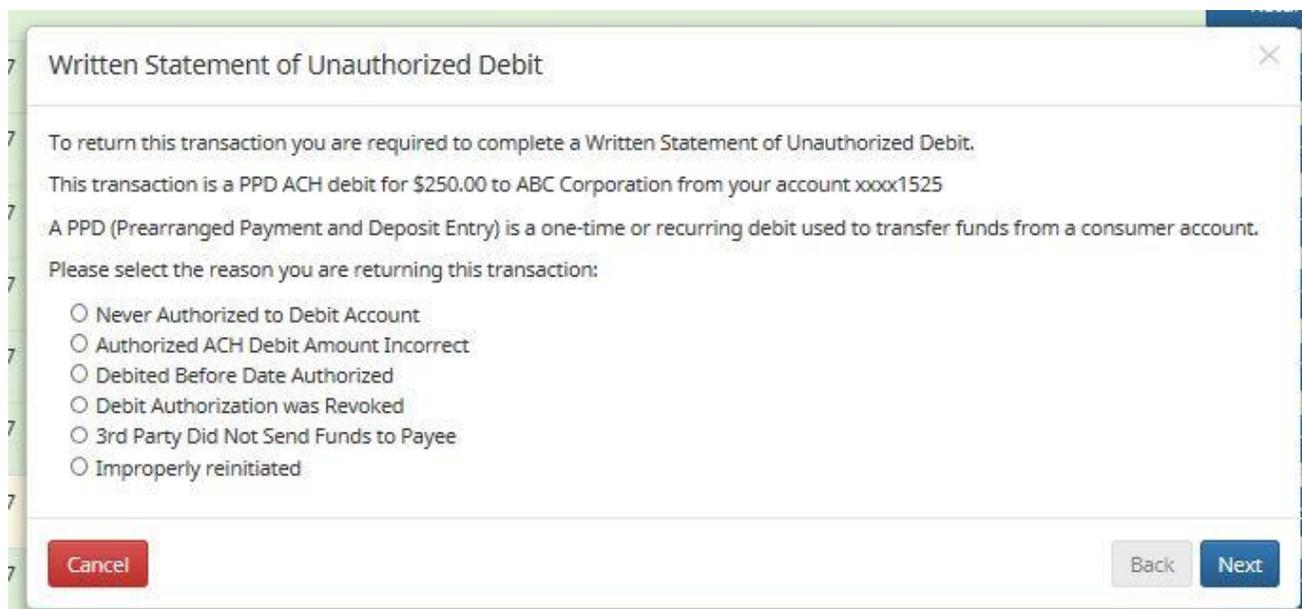
Company ID	Comp	Frequency	Start Date	End Date	Action
FIITCAT	GA Dept		08/30/2017		View
62-1321231			07/14/2017		View
FIITCAT	GA Dept of Rev		06/23/2017		View
FIITCAT	GA Dept of Rev		04/04/2017		View
App List 1	App List One		03/17/2017		View
070411	ABC Inc	DAILY	02/26/2017	05/31/2017	View
85697	Tax Authority	QUARTERLY	02/25/2017	04/30/2017	View
1123456	Tax Processing		02/25/2017		View
1622359687	Mutual of Omaha		02/25/2017		View
WSARC	ARC Trans	QUARTERLY	12/02/2016	12/29/2017	View

**Notification Rules Report** – This report is a list of how you have your notification rules defined.

Notification Conditions for Client 1								
Account Number	Account Setting	Notification Condition	Debit Amount	Check	Internet	Phone	Email	Cellphone
xxxx1111	Pay All	Company Not In Approved List	-	-	-	-	1. default_notification_contact@client.com 2. 3. 4. 5. 6.	1. 2. 3. 4. 5. 6.
xxxx2222	Pay All	All Debits	-	-	-	-	1. 2. 3. 4. 5. 6.	1 888-555-1212 2 3. 4. 5. 6.
xxxx3333	Pay All	All Debits	-	-	-	-	1. default_notification_contact@client.com 2. additional_contact@client.com 3. 4. 5. 6.	1. 888-555-1212 2. 3. 4. 5. 6.

## Written Statement of Unauthorized Debit (WSUD):

If a User decides to return an unauthorized Transaction, a **Written Statement of Unauthorized Debit (WSUD)** is required for PPD (Pre-Arranged Payment Debits). The Written Statement of Unauthorized Debit window will open automatically for PPD entries. For CCD (Cash Concentration and Disbursement) entries, BankCherokee will forward you the Written Statement of Unauthorized Debit.



7 Written Statement of Unauthorized Debit

7 To return this transaction you are required to complete a Written Statement of Unauthorized Debit.

7 This transaction is a PPD ACH debit for \$250.00 to ABC Corporation from your account xxxx1525

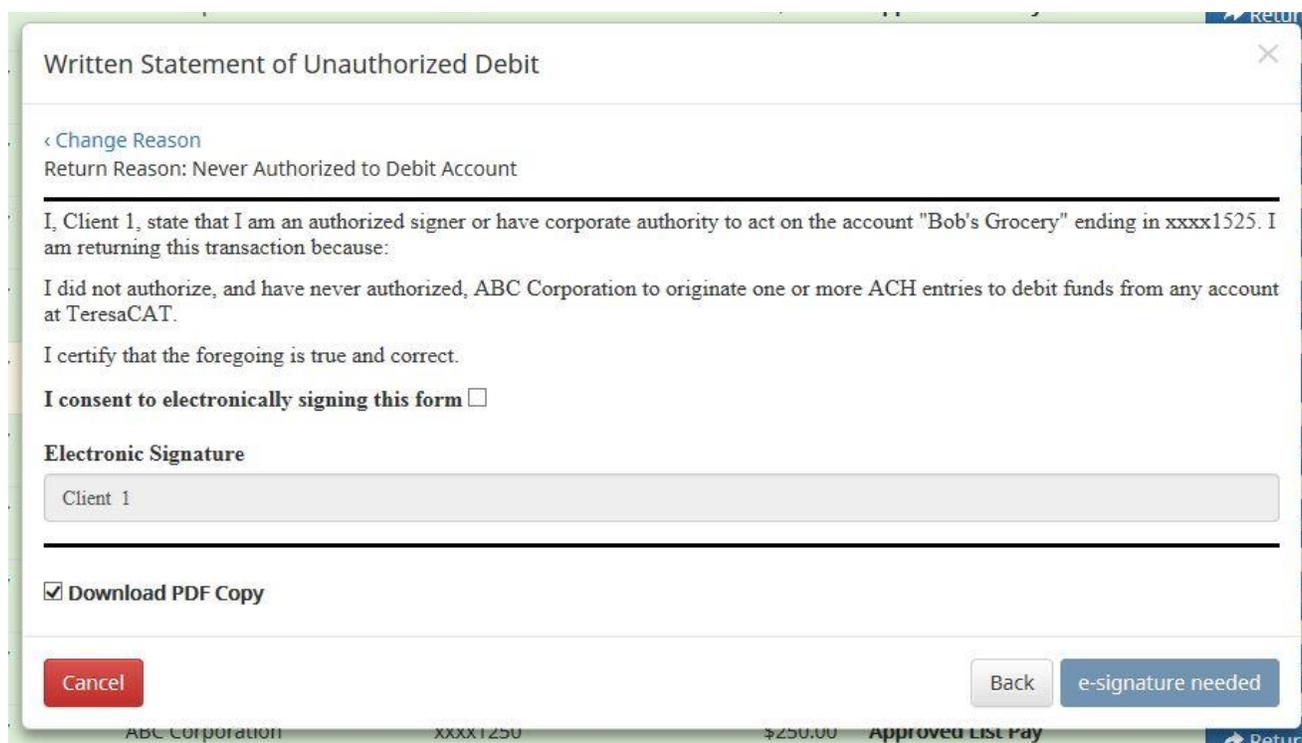
7 A PPD (Prearranged Payment and Deposit Entry) is a one-time or recurring debit used to transfer funds from a consumer account.

7 Please select the reason you are returning this transaction:

- 7  Never Authorized to Debit Account
- 7  Authorized ACH Debit Amount Incorrect
- 7  Debited Before Date Authorized
- 7  Debit Authorization was Revoked
- 7  3rd Party Did Not Send Funds to Payee
- 7  Improperly reinitiated

7

Select the reason for the Return, then select "Next".



Written Statement of Unauthorized Debit

< Change Reason

Return Reason: Never Authorized to Debit Account

---

I, Client 1, state that I am an authorized signer or have corporate authority to act on the account "Bob's Grocery" ending in xxxx1525. I am returning this transaction because:

I did not authorize, and have never authorized, ABC Corporation to originate one or more ACH entries to debit funds from any account at TeresaCAT.

I certify that the foregoing is true and correct.

**I consent to electronically signing this form**

**Electronic Signature**

Client 1

---

Download PDF Copy

ABC Corporation    xxxx1525    \$250.00    Approved List Pay    Return

Click the **I consent to electronically signing this form acknowledgment** box.

The e-signature box will change to Sign:

Written Statement of Unauthorized Debit

< Change Reason  
Return Reason: Never Authorized to Debit Account

I, Client 1, state that I am an authorized signer or have corporate authority to act on the account "Bob's Grocery" ending in xxxx1525. I am returning this transaction because:

I did not authorize, and have never authorized, ABC Corporation to originate one or more ACH entries to debit funds from any account at TeresaCAT.

I certify that the foregoing is true and correct.

I consent to electronically signing this form

Electronic Signature

Client 1

Download PDF Copy

Cancel Back Sign

Click the Electronic Signature box and type your name. Click Sign.

Success Message: **Debit will be returned.**

Click Download PDF for a copy of the written statement.

The Written Statement must be completed to Return the Transaction.

## Tips:

- All Decisions must be made by 12:00 PM Central Time.
- To prevent unauthorized parties from accessing your account, at the end of your session, be sure to LOG OUT.
- You have three attempts to correctly enter your Login credentials. If you enter incorrectly on the third attempt, your User record will be locked. If you are temporarily locked out of your BankCherokee Fraud Alert access, please contact BankCherokee Cash Management at 651-291-6240.
- The Primary Company Contact may be updated by contacting BankCherokee Cash Management at 651-291-6240.

## Training Video

We've created an online training video as well. [Click here](http://www.fraudpreventionhq.com/videos/index.html), to see the video or copy and paste the following link in your browser: [www.fraudpreventionhq.com/videos/index.html](http://www.fraudpreventionhq.com/videos/index.html)

Please contact Cash Management for assistance.  
[cashmanagement@bankcherokee.com](mailto:cashmanagement@bankcherokee.com) | 651-291-6240