



LEND

CONNECT 2020

SMALL DOLLAR, SHORT-TERM, CONSUMER LENDING CONFERENCE

WELCOME



LEND

CONNECT 2020

SMALL DOLLAR, SHORT-TERM, CONSUMER LENDING CONFERENCE



ACH in EPIC



LEND
CONNECT 2020



ACH

Settings
Batching
Returns
Management
Tricks and Warnings



Settings - Formats

-6 comma separated formats

Add Endpoint

Endpoint Type

- ☒ ACHCheck
- ☐ APS
- ☐ EPP
- ☐ FCB
- ☐ EPIC Generic
- ☐ Manual Download
- ☐ NACHA
- ☐ PDS
- ☐ Standard NACHA
- ☐ SablePay

Endpoint Name:

ACHCheck ⓘ

ClientId:

Payee Name:

FTP User Id:

FTP Password:

FTP Postings URL Address:

Confirmation email. To:

Confirmation email. Subject:

Confirmation email. Text:

Treat transactions as successful

Save



LEND CONNECT 2020



AutoSave Off 0117__A_3 - Excel Search Paulo Pereira

File Home Insert Page Layout Formulas Data Review View Help

Clipboard Font Alignment Number Styles Cells Editing

Q22

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
1					WEB	INSTAL	200121	120625	Sophia Lopez	125000024	91657536243278700	27	19.93		R	120625
2					WEB	INSTAL	200121	120658	Isabella Wright	91901972	98628850138531900	27	23.25		R	120658
3					WEB	INSTAL	200121	120907	Steph Peters	111901946	37116649922728700	37	27		R	120907
4					WEB	INSTAL	200121	121217	Jack Harris	101201892	79711818353573200	27	25.83		R	121217
5					WEB	INSTAL	200121	121327	Travis Barker	81218879	44181331799995900	27	154.27		R	121327
6					WEB	INSTAL	200121	121344	Jenna Kollins	65000090	94350670223550600	27	61.41		R	121344
7					WEB	INSTAL	200121	121716	Joseph Jones	231387602	46139006489664700	27	68		R	121716
8					WEB	INSTAL	200121	122756	Kevyn Wrongue	53101121	58857478379596900	27	66.55		R	122756
9					WEB	INSTAL	200121	120562	Mary Hill	262087609	55530968797425300	27	38.75		R	120562
10					WEB	INSTAL	200121	121360	Ashley Billions	62001186	48071668596819700	37	232.5		R	121360
11					WEB	INSTAL	200121	122380	Matthew Davis	53101121	42684843993800100	37	277.5		R	122380
12					WEB	INSTAL	200121	122381	Olivia Harris	111102059	61109494141850900	37	192		R	122381
13					WEB	INSTAL	200121	122382	Nicholas Hall	322271627	88506903790539400	37	180		R	122382
14					WEB	INSTAL	200121	122383	Linda White	65300279	39665719382385500	27	240		R	122383
15					WEB	INSTAL	200121	122384	Mia Rodriguez	62000080	33874861516254400	37	34.5		R	122384
16					WEB	INSTAL	200121	122737	Ryan Hernandez	91000019	55680500853572500	37	78.5		R	122737
17					WEB	INSTAL	200121	122738	Brianna Hernandez	111900659	57605174576326900	37	97.5		R	122738
18					WEB	INSTAL	200121	122739	Linda Brown	72000096	93896786753079500	37	451.5		R	122739
19					WEB	INSTAL	200121	122969	Johnb Yahoo	51000017	43132274009643900	27	30		R	122969
20																

0117__A_3

Ready



Settings - Formats

- 6 comma separated formats
- 3 Nacha formats

Add Endpoint

Endpoint Type

- ☒ ACHCheck
- ☐ APS
- ☐ EPP
- ☐ FCB
- ☐ EPIC Generic
- ☐ Manual Download
- ☐ NACHA
- ☐ PDS
- ☐ Standard NACHA
- ☐ SablePay

Endpoint Name:

ACHCheck ⓘ

ClientId:

Payee Name:

FTP User Id:

FTP Password:

FTP Postings URL Address:

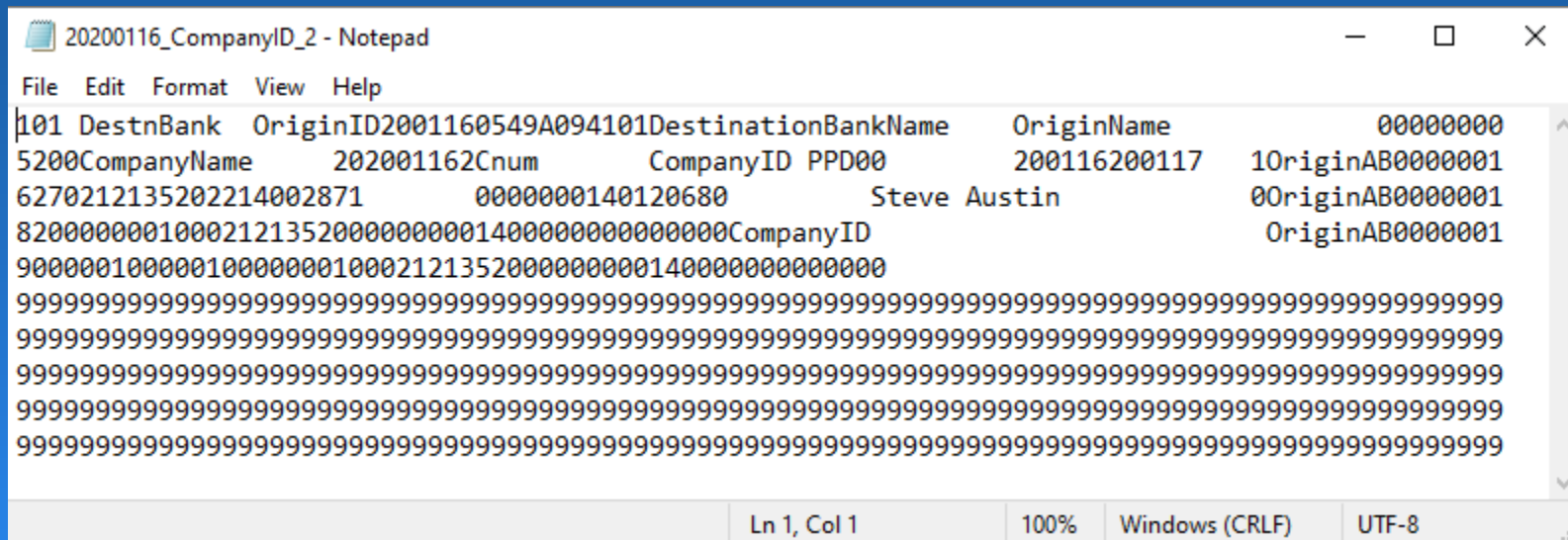
Confirmation email. To:

Confirmation email. Subject:

Confirmation email. Text:

Treat transactions as successful

Save





Settings - Formats

- 6 comma separated formats
- 3 Nacha formats
- 2 Standard Nacha formats

Add Endpoint

Endpoint Type

- ☒ ACHCheck
- ☐ APS
- ☐ EPP
- ☐ FCB
- ☐ EPIC Generic
- ☐ Manual Download
- ☐ NACHA
- ☐ PDS
- ☐ Standard NACHA
- ☐ SablePay

Endpoint Name:

ACHCheck ⓘ

ClientId:

Payee Name:

FTP User Id:

FTP Password:

FTP Postings URL Address:

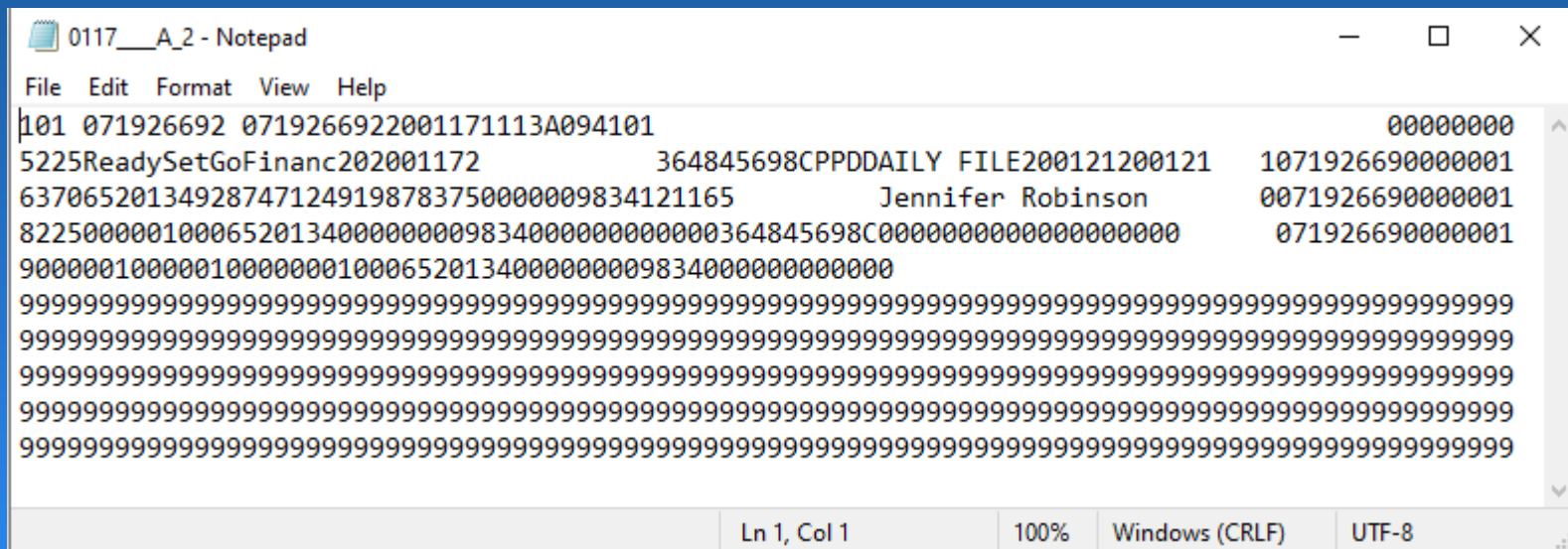
Confirmation email. To:

Confirmation email. Subject:

Confirmation email. Text:

Treat transactions as successful

Save





Settings - Formats

- 6 comma separated formats
- 3 Nacha formats
- 2 Standard Nacha formats
- 1 Direct API connection

Add Endpoint

Endpoint Type

- ☒ ACHCheck
- ☐ APS
- ☐ EPP
- ☐ FCB
- ☐ EPIC Generic
- ☐ Manual Download
- ☐ NACHA
- ☐ PDS
- ☐ Standard NACHA
- ☐ SablePay

Endpoint Name:

ACHCheck ⓘ

ClientId:

Payee Name:

FTP User Id:

FTP Password:

FTP Postings URL Address:

Confirmation email. To:

Confirmation email. Subject:

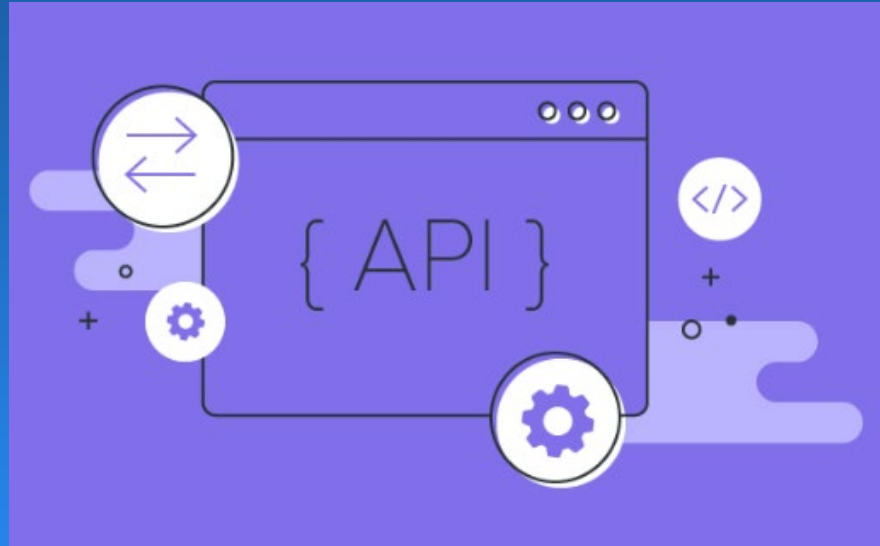
Confirmation email. Text:

Treat transactions as successful

Save



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Settings- Stores/States

-Default configuration for new loans by the store.

Back to: [Administrator's Panel](#) > [ACH Endpoints](#)

























Active Endpoints

Endpoints

Loan Management

Store Management

Activity

	Store Name ▲	Key	Type	State	Credit Endpoint	Debit Endpoint	
1	 Cynthia FP Store1	Cyn01FP	FlexPay	Default	ACH-A	ACH-A	
2	 Cynthia IL ST01 TRIBE	Cyn02IL	Installment Loan	Default			
3	 Cynthia IL ST02 State - MO	Cyn03IL	Installment Loan	Default			
4	 Cynthia PD Store1	Cyn04PD	Pay Day Loan	Default			
5	 JFB 2019 Store	Install 19	Installment Loan	Default			
6	 JFB FLEX 03	Benicy FLEX 03	FlexPay	Default		ACH-A	ACH-B
7	 JFB Main Store1 ID2	Install 2	Installment Loan	Default			ACH-C
8	 JFB Payday Store	ST01	Pay Day Loan	Default			
9	 JFB VIP/Returning ID17	Install1_Return	Installment Loan	Default			
10	 Morales: Store Demo1	Install 3	Installment Loan	Default			
11	 Paulo IL Store 3 ID32-B2B	Test Store 3 IL	Installment Loan	Default			
12	 Paulo IL Store4 ID22	Test Store 4 IL	Installment Loan	Default			
13	 Paulo IL Store4 ID22	Test Store 4 IL	Installment Loan	FL			
14	 Paulo IL Store5 ID27 (20% max Int Rule)	Test Store 5 IL	Installment Loan	Default			
15	 Paulo Store 2 ID25 LUPO	Test Store 2 IL	Installment Loan	Default			
16	 Paulo-FP	FLEX03	FlexPay	Default			
17	 Paulo-PD	Payday1	Pay Day Loan	Default			
18	 TEST IL Store 2018	Installment5	Installment Loan	Default			
19	 TEST INSTALL Store ID22	Install 22	Installment Loan	Default			
20	 Test New IL Store	MEL_NEW_IL_1	Installment Loan	Default			
21	 Test RET-IL 2nd Chance	MEL_2ND	Installment Loan	Default			
22	 Test VIP IL with INTERNAL RULES	MEL_VIP_IL	Installment Loan	Default			
23	 Trish IL - SALES STORE	Trish001	Installment Loan	Default			
24	 Trish IL - SALES STORE	Trish001	Installment Loan	AK			



-or by the state!

Back to: [Administrator's Panel](#) > [ACH Endpoints](#)

Active Endpoints

Endpoints Loan Management **Store Management** Activity

	Store Name ▲	Key	Type	State	Credit Endpoint	Debit Endpoint
1	Cynthia FP Store1	Cyn01FP	FlexPay	Default	ACH-A	ACH-A
2	Cynthia IL ST01 TRIBE	Cyn02IL	Installment Loan	Default		
3	Cynthia IL ST02 State - MO	Cyn03IL	Installment Loan	Default		
4	Cynthia PD Store1	Cyn04PD	Pay Day Loan	Default		
5	JFB 2019 Store	Install 19	Installment Loan	Default		
6	JFB FLEX 03	Benicy FLEX 03	FlexPay	Default		
7	JFB Main Store1 ID2	Install 2	Installment Loan	Default		ACH-B
8	JFB Payday Store	ST01	Pay Day Loan	Default		
9	JFB VIP/Returning ID17	Install 1_Return	Installment Loan	Default		
10	Morales: Store Demo1	Install 3	Installment Loan	Default		
11	Paulo IL Store 3 ID32-B2B	Test Store 3 IL	Installment Loan	Default		
12	Paulo IL Store4 ID22	Test Store 4 IL	Installment Loan	Default		
13	Paulo IL Store4 ID22	Test Store 4 IL	Installment Loan	FL	ACH-A	ACH-C
14	Paulo IL Store5 ID27 (20% max Int Rule)	Test Store 5 IL	Installment Loan	Default		
15	Paulo Store 2 ID25 LUPO	Test Store 2 IL	Installment Loan	Default		
16	Paulo-FP [REDACTED]	FLEX03	FlexPay	Default		
17	Paulo-PD [REDACTED]	Payday1	Pay Day Loan	Default		
18	TEST IL Store 2018	Installment5	Installment Loan	Default		
19	TEST INSTALL Store ID22	Install 22	Installment Loan	Default		
20	Test New IL Store	MEL_NEW_IL_1	Installment Loan	Default		
21	Test RET-IL 2nd Chance	MEL_2ND	Installment Loan	Default		
22	Test VIP IL with INTERNAL RULES	MEL_VIP_IL	Installment Loan	Default		
23	Trish IL - SALES STORE	Trish001	Installment Loan	Default		
24	Trish IL - SALES STORE	Trish001	Installment Loan	AK		



Batching





igation

Updated at: 3:15:38 PM

14 new lead(s) require your attention.

Assign managers

14 message(s) require your attention.

View messages

Customer Search

Search

Ach Batch Processing Queue

Ach Batch Renewal Queue

Batch Files Management

Settled Files Management

Return Files Management

Card

Employee Dashboard > ACH Batch Processing Queue

Selected store: JFB VIP/Returning ID17

ACH Batch Processing Queue

ACH Endpoint	Loan #	First Name	Last Name	Transaction Type	Loan Type	ACH Amount	Bank Account #	Account Type	Effective Date	Date/Time ACH Scheduled
Manual Download ...	000011891	Emily	Wright	Debit	New	103.47	36644872442991787	Checking	1/22/2019	1/14/2020 12:11:10 AM
Manual Download ...	000013244	Brianna	Thompson	Debit	New	180	20505666535324823	Checking	12/27/2019	1/14/2020 12:11:10 AM

Page 1 of 1 | Displaying 1 - 2 of 2 | 2 Total Debit(s): \$283.47; 0 Total Credit(s): \$0.00

Select available Payment Processing System:

---Select ACH Provider---

ACHCheck

APS

EPIC Generic

EPP

FCB

Manual Download

Nacha

PDS

SablePay

Standard Nacha

Same Day Only: ☐

Check Balances

Generate

Ext.Net: Pro 1.2.0.21133 | Build: 7.55.0.2 | Copyright © EPIC Loan Svstems 2008-2



Migration

Updated at: 11:10:02 AM

12 new lead(s) require
your attention.

[Assign managers](#)

14 message(s) require
your attention.

[View messages](#)

Customer Search

:

1#:

Search

Menu

1

Information Tables

1

Ach Batch Processing Queue

Ach Batch Renewal Queue

Batch Files Management

Settled Files Management

Return Files Management

Employee Dashboard

Select

ACH Files Posted

Search From 01/17/2020 To 01/17/2020 Search

FileName	Date Generated	Store / ACH Endpoint	Sent Status	Sent To Company	Download	Error Recovery	View Entries
0117____A_3.csv	01/17/2020	Manual Download A...	Queued	ManualDownload	Processing... Please Wait...	Unable to recover	View Entries...
0117____A_1.txt	01/17/2020	STD NACHA-PAUL...	Queued	StandardNacha	Processing... Please Wait...	Unable to recover	View Entries...
0117____A_2.txt	01/17/2020	STD-NACHA-blank-...	Queued	StandardNacha	Processing... Please Wait...	Unable to recover	View Entries...

**Employee Dashboard**

Select

ACH Files Posted

Search From 01/17/2020 To 01/17/2020 Search

FileName	Date Generated	Store / ACH Endpoint	Sent Status	Sent To Company	Download	Error Recovery	View Entries
0117____A_3.csv	01/17/2020	Manual Download A...	ReadyForDownl...	ManualDownload	Download	Unable to recover	View Entries...
0117____A_1.txt	01/17/2020	STD NACHA-PAUL...	SendError	StandardNacha	Download	Recover	View Entries...
0117____A_2.txt	01/17/2020	STD-NACHA-blank-...	Sent	StandardNacha	Download	Unable to recover	View Entries...

1- READY FOR DOWNLOAD

**Employee Dashboard**

Select

ACH Files Posted

Search From 01/17/2020 To 01/17/2020 Search

FileName	Date Generated	Store / ACH Endpoint	Sent Status	Sent To Company	Download	Error Recovery	View Entries
0117____A_3.csv	01/17/2020	Manual Download A...	ReadyForDownl...	ManualDownload	Download	Unable to recover	View Entries...
0117____A_1.txt	01/17/2020	STD NACHA-PAUL...	SendError	StandardNacha	Download	Recover	View Entries...
0117____A_2.txt	01/17/2020	STD-NACHA-blank-...	Sent	StandardNacha	Download	Unable to recover	View Entries...

2- SEND ERROR - RECOVER

**Employee Dashboard**

Select

ACH Files Posted

Search From 01/17/2020 To 01/17/2020 Search

FileName	Date Generated	Store / ACH Endpoint	Sent Status	Sent To Company	Download	Error Recovery	View Entries
0117____A_3.csv	01/17/2020	Manual Download A...	ReadyForDownl...	ManualDownload	Download	Unable to recover	View Entries...
0117____A_1.txt	01/17/2020	STD NACHA-PAUL...	SendError	StandardNacha	Download	Recover	View Entries...
0117____A_2.txt	01/17/2020	STD-NACHA-blank-...	Sent	StandardNacha	Download	Unable to recover	View Entries...

2*- SEND ERROR - RECOVER



Recover file ✕

Select recovery option:

Resend the file 'as-is' ▼

Run Close



Recover file ✕

Select recovery option:

Put the payments back in the queue ▼

Run Close

**Employee Dashboard**

Select

ACH Files Posted

Search From 01/17/2020 To 01/17/2020 Search

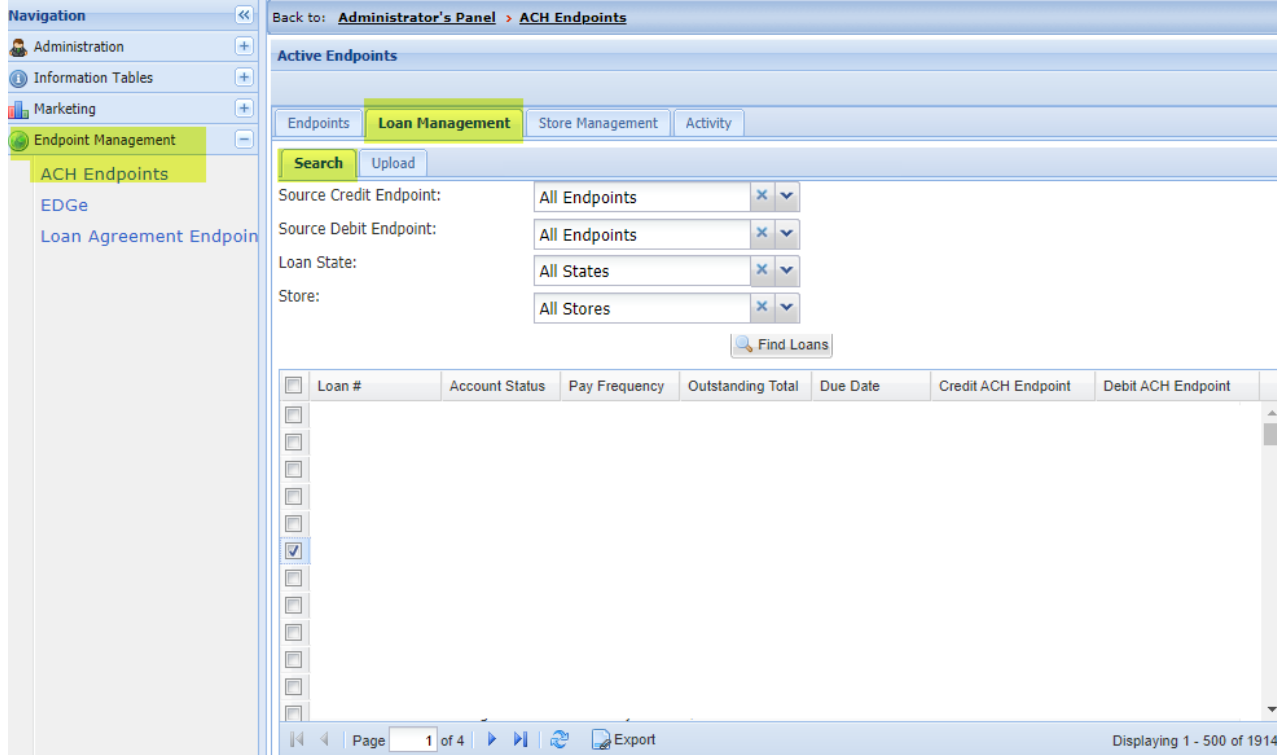
FileName	Date Generated	Store / ACH Endpoint	Sent Status	Sent To Company	Download	Error Recovery	View Entries
0117____A_3.csv	01/17/2020	Manual Download A...	ReadyForDownl...	ManualDownload	Download	Unable to recover	View Entries...
0117____A_1.txt	01/17/2020	STD NACHA-PAUL...	SendError	StandardNacha	Download	Recover	View Entries...
0117____A_2.txt	01/17/2020	STD-NACHA-blank-...	Sent	StandardNacha	Download	Unable to recover	View Entries...

3- SENT



ACH Management

-ACH endpoints on "active" loans!





- Navigation** <<
- Administration +
 - Information Tables +
 - Marketing +
 - Endpoint Management -

ACH Endpoints
EDGE
Loan Agreement Endpoint

Back to: [Administrator's Panel](#) > [ACH Endpoints](#)

Active Endpoints

Endpoints **Loan Management** Store Management Activity

Search

Upload

Source Credit Endpoint: ACH-A s x v

Source Debit Endpoint: ACH-A s x v

Loan State: All States x v

Store: Paulo IL Store4 ID22 x v

Find Loans

<input type="checkbox"/>	Loan #	Account Status	Pay Frequency	Outstanding Total	Due Date	Credit ACH Endpoint	Debit ACH Endpoint
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							
<input checked="" type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							



Navigation

- Administration
- Information Tables
- Marketing
- Endpoint Management**

- ACH Endpoints
- EDGE
- Loan Agreement Endpoint

Back to: [Administrator's Panel](#) > **ACH Endpoints**

Active Endpoints

Endpoints | **Loan Management** | Store Management | Activity

Source Credit Endpoint:

Source Debit Endpoint:

Loan State:

Store:

<input type="checkbox"/>	Loan #	Account Status	Pay Frequency	Outstanding Total	Due Date	Credit ACH Endpoint	Debit ACH Endpoint
<input type="checkbox"/>	002674740-00	Charged Off	Bi-Weekly	\$684.77	05/26/2017	<input type="text" value="ACH-A"/>	<input type="text" value="ACH-A"/>
<input type="checkbox"/>	002674587-00	Charged Off	Bi-Weekly	\$940.53	06/05/2017		
<input type="checkbox"/>	002674165-00	Charged Off	Bi-Weekly	\$583.25	05/26/2017		
<input type="checkbox"/>	002674617-00	Charged Off	Bi-Weekly	\$950.78	05/26/2017		
<input type="checkbox"/>	002674542-00	Charged Off	Bi-Weekly	\$664.75	06/02/2017		
<input checked="" type="checkbox"/>	002720101-00	Charged Off	Bi-Weekly	\$941.52	06/23/2017		
<input type="checkbox"/>	002720091-00	Charged Off	Bi-Weekly	\$897.04	06/16/2017		
<input type="checkbox"/>	003272075-00	Charged Off	Bi-Weekly	\$694.31	10/27/2017		
<input type="checkbox"/>	003145211-00	Charged Off	Bi-Weekly	\$941.52	09/29/2017		
<input type="checkbox"/>	003521510-00	Charged Off	Bi-Weekly	\$840.52	12/15/2017		
<input type="checkbox"/>	003487884-00	Charged Off	Bi-Weekly	\$900.71	12/15/2017		
<input type="checkbox"/>	003648611-00	Charged Off	Bi-Weekly	\$895.11	01/05/2018		

Page 1 of 4 Displaying 1 - 500 of 1914

Destination Credit Endpoint:

Destination Debit Endpoint:



Back to: [Administrator's Panel](#) > [ACH Endpoints](#)

Active Endpoints

Endpoints **Loan Management** Store Management Activity

Search **Upload**

Select File: Browse...

Destination Credit Endpoint:

Destination Debit Endpoint:

Upload File

-single column, .TEXT file.



-the ACH endpoint activity.

Back to: [Administrator's Panel](#) > [ACH Endpoints](#)

Active Endpoints

Endpoints	Loan Management	Store Management	Activity
-----------	-----------------	------------------	----------

From To

	Display Number...	Loan Status	From Credit Endpoint	From Debit Endpoint	To Credit Endpoint	To Debit Endpoint	Agent	Processed
1	000011891	NewLoan	Manual Download ...	Manual Download ...	PDS- FF	PDS- FF	Administrator 1	01/14/2020 13:07:49
2	000013244	NewLoan	Manual Download ...	Manual Download ...	PDS- FF	PDS- FF	Administrator 1	01/14/2020 13:07:50



Tips and Tricks

- Did you know that there are permissions to “block” CSRs from changing the ACH on an application?
- Also permissions to block who has access to batching out.
- ACH batching on weekends and holidays is possible in EPIC.
- Received C codes do not get “changed” automatically.
- ACH reports for past and future payments
- Did you know that EPIC allows SD ACH CREDITS?
- Xxx
- Xxx
- Xxx
- Xxx



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thank you!

Feel free to contact us at support@epicloansystems.com for any direct questions or comments.



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BREAK
TIME

...Next session with Cynthia on "Interest Calculations" in 30 minutes at 10:30am