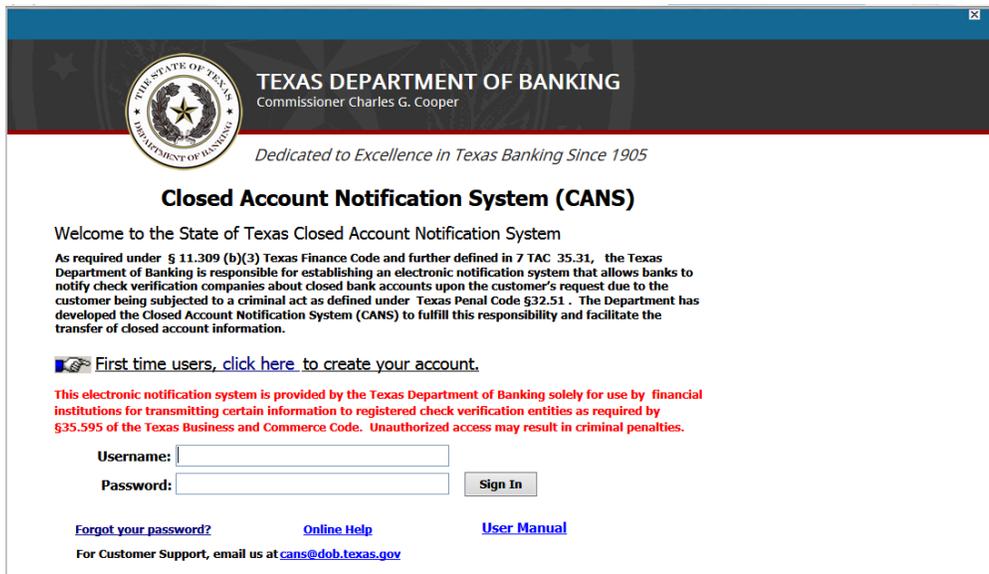
The background of the cover is a stylized, pixelated representation of the Texas state flag. It features a large, five-pointed gold star on a dark blue field in the upper left. The rest of the flag is divided into three diagonal stripes: white at the top, red in the middle, and blue at the bottom. The entire image has a low-resolution, dithered appearance.

Closed Account Notification System User Manual

Updated March 2015

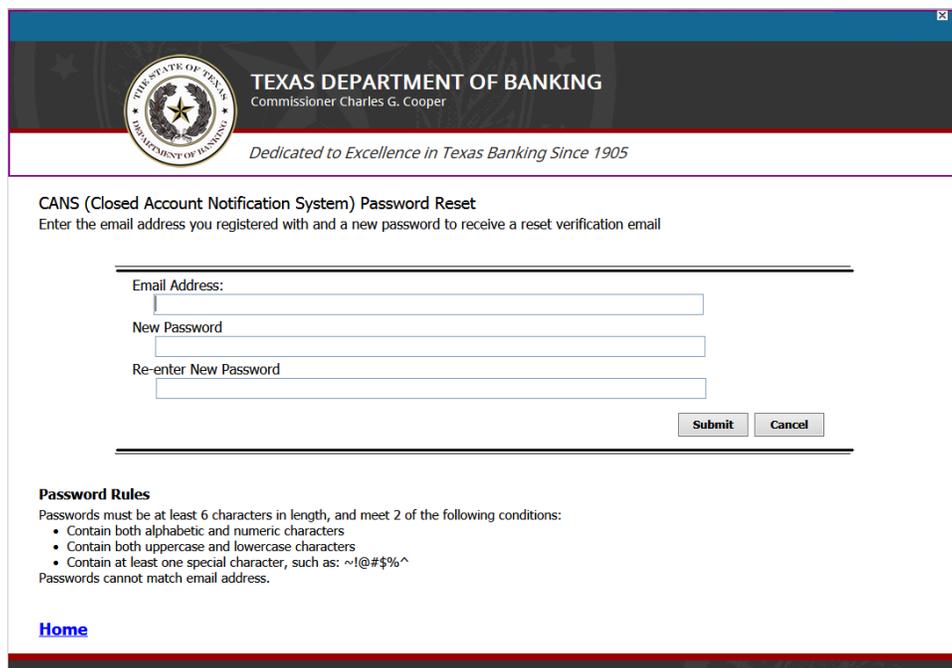
The Closed Account Notification System (CANS) allows financial institutions to send information to Check Verifications Entities when requested by a customer who is a victim of an offense under §32.51, Penal Code.



The screenshot shows the Texas Department of Banking logo and name at the top. Below it is the text "Dedicated to Excellence in Texas Banking Since 1905". The main heading is "Closed Account Notification System (CANS)". The page welcomes users to the system and provides a brief explanation of its purpose. It includes a link for first-time users to create an account, a warning about the system's use by financial institutions, and a login form with fields for Username and Password, and a Sign In button. There are also links for "Forgot your password?", "Online Help", and "User Manual", and an email address for customer support: cans@dob.texas.gov.

To use CANS, a financial institution must register. To register click the “First time users, click here...” link. Returning users will enter their Username and Password and click Sign In.

If you forget your password, click the “Forgot your password?” link.

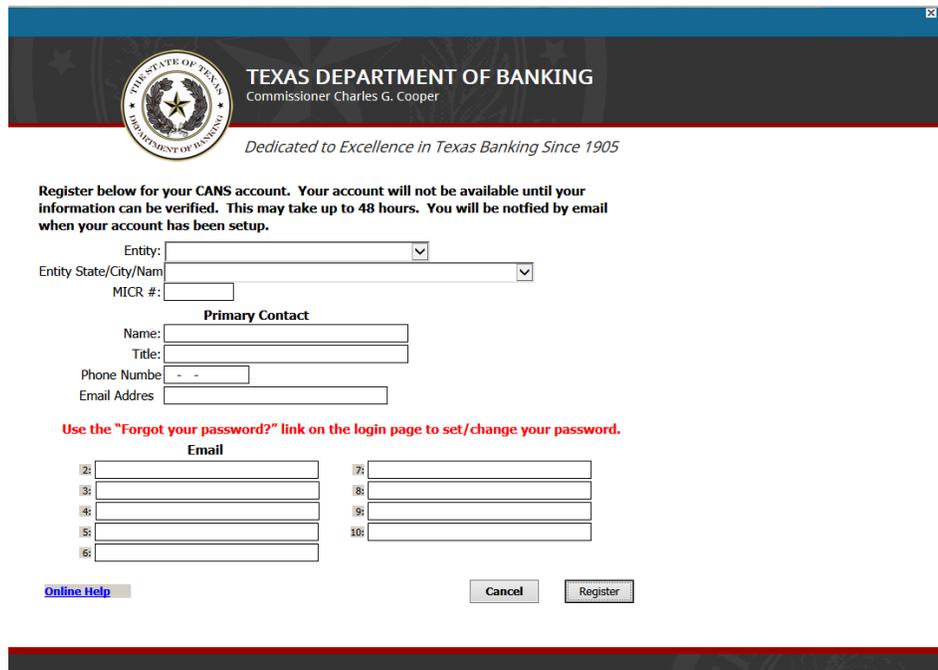


The screenshot shows the "CANS (Closed Account Notification System) Password Reset" page. It asks the user to enter their email address and a new password to receive a reset verification email. The form includes three input fields: "Email Address:", "New Password", and "Re-enter New Password". There are "Submit" and "Cancel" buttons at the bottom right. Below the form, there are "Password Rules" which state that passwords must be at least 6 characters long and meet 2 of the following conditions: contain both alphabetic and numeric characters, contain both uppercase and lowercase characters, and contain at least one special character (such as ~!@#%&^). It also notes that passwords cannot match the email address. A "Home" link is located at the bottom left.

Enter your email address, new password and re-enter the new password. You will receive a confirmation email. Click the activate link and your password will be reset.

First time users

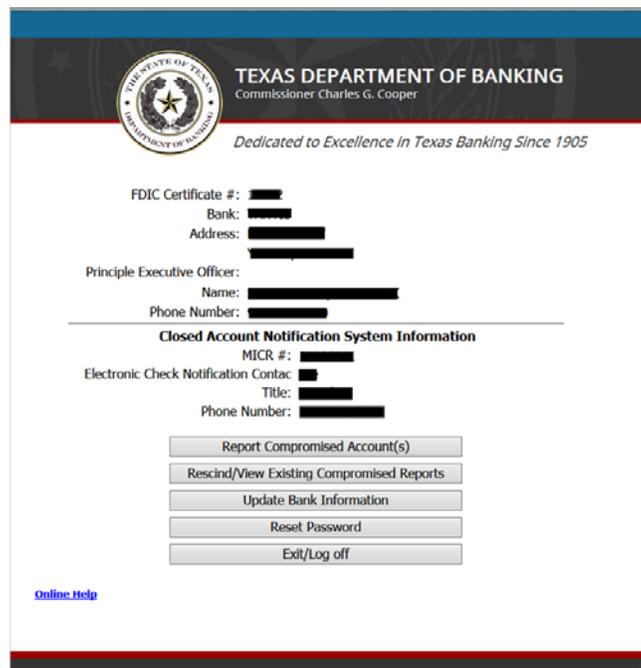
will need to register. To register, from the login menu, select the “First time users, click here...” link. You will be directed to a registration page.



The screenshot shows the registration page for the Texas Department of Banking. At the top, there is a header with the department's logo and name, "TEXAS DEPARTMENT OF BANKING", and the Commissioner's name, "Commissioner Charles G. Cooper". Below the header, there is a registration form. The form includes a dropdown menu for "Entity", a dropdown menu for "Entity State/City/Name", and a text input field for "MICR #:". Below these fields, there is a section for "Primary Contact" with input fields for "Name", "Title", "Phone Number", and "Email Address". A red text prompt says "Use the 'Forgot your password?' link on the login page to set/change your password." Below this, there is an "Email" section with two columns of input fields labeled 2, 3, 4, 5, 6 and 7, 8, 9, 10. At the bottom of the form, there are three buttons: "Online Help", "Cancel", and "Register".

From the Entity drop down list, select your entity type. A list of all known entities for that type will be displayed. Select your Entity Name, and fill in the remaining information. To set passwords use the “Forgot your password” link on the login page.

General Usage



The screenshot shows the main menu of the Texas Department of Banking. At the top, there is a header with the department's logo and name, "TEXAS DEPARTMENT OF BANKING", and the Commissioner's name, "Commissioner Charles G. Cooper". Below the header, there is a section for "FDIC Certificate #:" with a redacted input field. Below this, there are input fields for "Bank:", "Address:", and "Principle Executive Officer:". Below these fields, there is a section for "Closed Account Notification System Information" with input fields for "MICR #:", "Electronic Check Notification Contac:", "Title:", and "Phone Number:". Below this section, there are five buttons: "Report Compromised Account(s)", "Rescind/View Existing Compromised Reports", "Update Bank Information", "Reset Password", and "Exit/Log off". At the bottom left, there is a link for "Online Help".

After you log in, the main menu will be displayed. To report a new compromised account, select the “Report Compromised Account(s)” button. If you need to rescind a report or to see previously reported accounts, select

“Rescind/View Existing Compromised Reports”. If you want to change contact information or add/delete users select the “Update Bank information” button. If you want to reset your password, click “Reset Password”.

To update contact information or add/delete users, select the “Update Bank information Button”.

TEXAS DEPARTMENT OF BANKING
 Commissioner Charles G. Cooper
Dedicated to Excellence in Texas Banking Since 1905

Entity: [Redacted]
 Entity State/City/Name: [Redacted]
 MICR #: [Redacted]

Primary Contact
 Name: [Redacted]
 Title: [Redacted]
 Phone Number: [Redacted]
 Email Address: [Redacted]

Use the "Forgot your password?" link on the login page to set/change your password.

Email
 2: [Redacted] 7: [Redacted]
 3: [Redacted] 8: [Redacted]
 4: [Redacted] 9: [Redacted]
 5: [Redacted] 10: [Redacted]
 6: [Redacted]

Return to Main Screen [Online Help](#) Save

Enter your changes and click Save. Only the Primary contact user can update this information. If you are not the primary user you will be able to see the information, but will not be able to make any changes.

To report a new compromised account, select “Report Compromised Account(s)” button.

Texas Department of Banking
 Closed Account Notification System

Report: **Individual**

1 TRANSACTION INFORMATION
 Entry Date: 3/5/2015 MICR # 11111111 Transaction Number: 15000001
 Bank Primary Contact: [Redacted] Phon: [Redacted]
 Local Contact Name: [Redacted] Phon: [Redacted]

2 CONTACT INFORMATION
 Name Last: [Redacted] First: [Redacted] Middle: [Redacted]
 Mailing Address: [Redacted]
 Mailing Address 2: [Redacted]
 Mailing City: [Redacted] State: [Redacted] Zip Code: [Redacted]
 Enter only digits in the phone number fields. Do not include dashes or space.
 Phone: [Redacted] Alt. Phone: [Redacted]
 Date of Birth: 00/00/0000
 ID Type: [Redacted] Othe: [Redacted] ID Number: [Redacted] State: [Redacted]

3 VERIFICATION:
 By submitting this information to the notification system, the financial institution represents and warrants that it has complied with the requirements of Texas Business and Commerce Code §35.59

4 ACCOUNT INFORMATION
 Enter account number just as it appears on the check, with leading zeros if present.
 (Leave starting and ending check numbers blank to stop all items)

Account Number	MICR #	Starting Check No.	Ending Check No.
[Redacted]	11111111	[Redacted]	[Redacted]

Back [Online Help](#) Add Account Submit

Enter the information. If the account you are entering is a business account, click the drop down “Report” field located in the upper right hand corner of the screen and select “Company”. Section 1, will be automatically

filled out with the user who logged in. You may add an additional contact name and phone number if desired. In section 2, enter the information on the customer whose account was compromised. Check the box on section 3 to verify the customer complied with all the rules. In section 4, Account information, enter the account number, MICR# (some entities call this a bank routing number) and the starting check number and ending check numbers to be stopped. To stop all checks on this account, leave the starting check number and ending check number fields blank. If there are multiple accounts to report, click the “Add Account” button. This will give you an additional line to enter the account information. If you want to delete an account, click the red “X” on the line to delete. After all information is entered, click the “Submit” button.

**Texas Department of Banking
Fraud Notification System**

1 TRANSACTION INFORMATION
 Entry Date: 2/26/2008 MICR # 222222222 Transaction Number: 80000060
 Bank Primary Contact: Joe Phone: 512-222-2222
 Local Contact Name: Joe Phone: 512-222-2222

2 CUSTOMER INFORMATION
 Name Last: Mouse First: Mickey Middle:
 Mailing Address: 101 West First Street
 Mailing Address 2:
 Mailing City: Austin Zip Code: 78777
 Enter only digits in the phone number fields. Do not include dashes or parentheses.
 Home Phone: (512)222-2222
 Date of Birth: 03/12/1980
 ID Type: Other: ID Number: 99999 State:

3 VERIFICATION:
 By submitting this information to the notification system, the financial institution represents and warrants that it has complied with the requirements of Texas Business and Commerce Code §35.595.

4 ACCOUNT INFORMATION
 (Leave starting and ending check numbers blank to stop all items)

Account Number	MICR #	Starting Check No.	Ending Check No.
555555555	222222222		
232323232	222222222		

After the “Submit” button is clicked, you will be prompted to double check several items, check to make sure all the numbers were entered correctly and click “Yes”.

**Texas Department of Banking
Fraud Notification System**

1 TRANSACTION INFORMATION
 Entry Date: 2/26/2008 MICR # 222222222 Transaction Number: 80000060
 Bank Primary Contact: Joe Phone: 512-222-2222
 Local Contact Name: Joe Phone: 512-222-2222

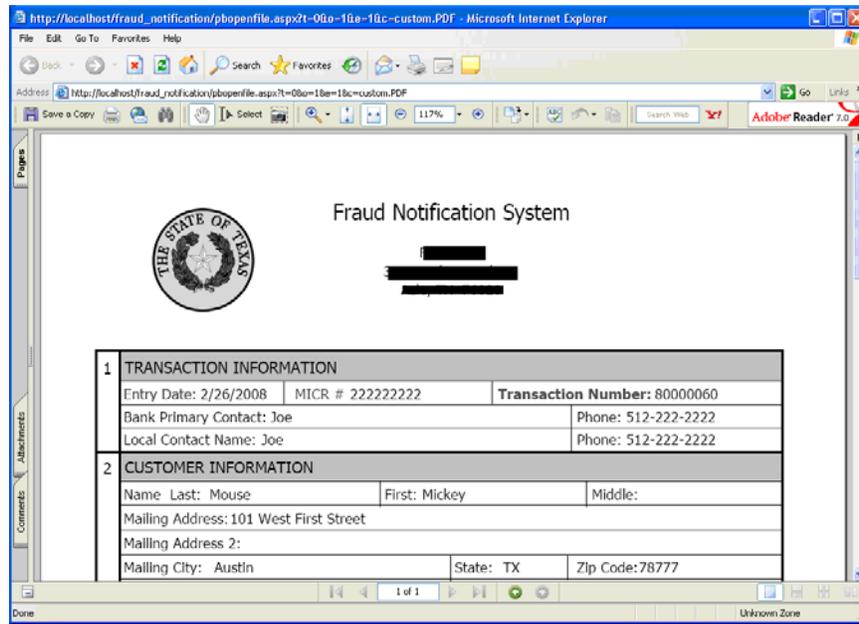
2 CUSTOMER INFORMATION
 Name Last: Mouse First: Mickey Middle:
 Mailing Address: 101 West First Street
 Mailing Address 2:
 Mailing City: Austin Zip Code: 78777
 Enter only digits in the phone number fields. Do not include dashes or parentheses.
 Home Phone: (512)222-2222
 Date of Birth: 03/12/1980
 ID Type: Other: ID Number: 099999999 State:

3 VERIFICATION:
 By submitting this information to the notification system, the financial institution represents and warrants that it has complied with the requirements of Texas Business and Commerce Code §35.595.

4 ACCOUNT INFORMATION
 (Leave starting and ending check numbers blank to stop all items)

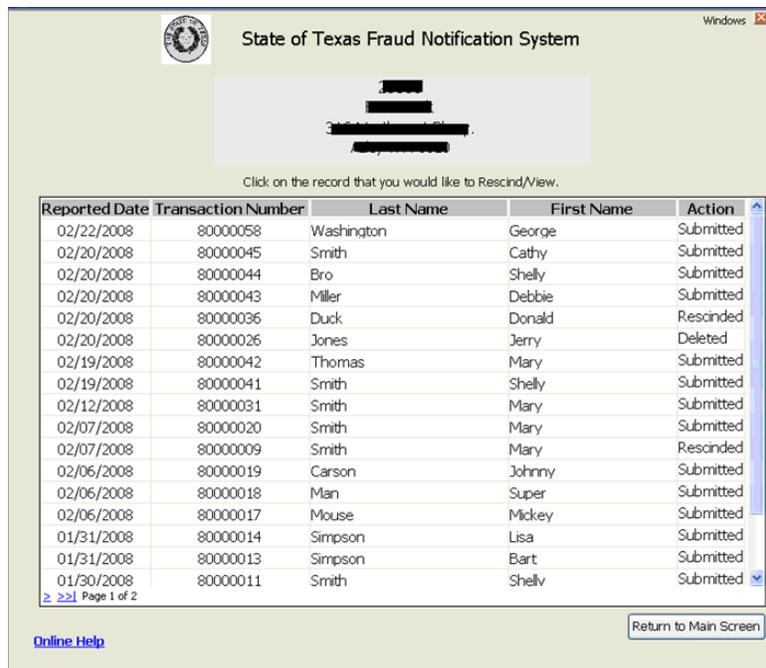
Account Number	MICR #	Starting Check No.	Ending Check No.
555555555	222222222		
232323232	222222222		

You will be prompted if you would like to print a receipt. Click “Yes” and a receipt will be generated.



The receipt will be created in Adobe Acrobat. You must have Acrobat installed on your computer. Please note that the receipt will be opened in a new window. The window may be opened behind the application window.

Rescinding a compromised report



If a mistake was entered you have the option to Delete/Rescind the transaction. Click the "Rescind/View Existing Compromised Reports" button. You will see a list of all the transactions that your institution reported. Find the appropriate transaction and click the row to open the transaction window.

The screenshot shows the Texas Department of Banking Fraud Notification System interface. It is divided into four main sections:

- 1 TRANSACTION INFORMATION:** Entry Date: 2/20/2008, MICR #: 222222222, Transaction Number: 80000044. Bank Primary Contact: Joe (Phone: 512-222-2222), Local Contact Name: Ima Banker (Phone: 512-333-2233).
- 2 CUSTOMER INFORMATION:** Name Last: Bro, First: Shelly, Middle: (blank). Mailing Address: 234 West 82nd, Mailing City: Austin, Zip Code: 78733. Home Phone: (512)232-2222. Date of Birth: 09/22/1980. ID Type: Driver License, ID Number: 9999****, State: TX.
- 3 VERIFICATION:** A checkbox is checked, indicating agreement with the terms of the notification system.
- 4 ACCOUNT INFORMATION:** A table with columns for Account Number, MICR #, Starting Check No., and Ending Check No. The values are 2342****, 232323232, and blank fields.

A dialog box titled "Rescind" is overlaid on the form, asking for confirmation to rescind the transaction. The message states: "For security reasons the ID Number and Account Numbers have been truncated. To rescind the transaction you must re-enter this information." The dialog has "OK" and "Rescind" buttons.

If information is entered incorrectly you will need to rescind the transaction and re-enter a new transaction. If you catch the error the same day the transaction will be deleted and the information will not be sent to the check verification companies. After that the system will send a "Delete" entry. For security reasons ID and Account numbers are truncated in our database, and must be re-entered, before the system will allow you to send. Update the information and click the "Rescind" button.

This screenshot shows the same Texas Department of Banking Fraud Notification System interface as the previous one, but with a confirmation dialog box overlaid. The dialog box asks "Are you sure?" and has "Yes" and "No" buttons. The "Rescind" button from the previous dialog is now highlighted in blue, indicating it has been clicked. The background form shows the same transaction and customer information as before.

You will be prompted to print a receipt. Click "Yes" and a receipt will be generated. The receipt will be created in Adobe Acrobat. You must have Acrobat installed on your computer. Please note that the receipt will be opened in a new window. The window may open behind the application.