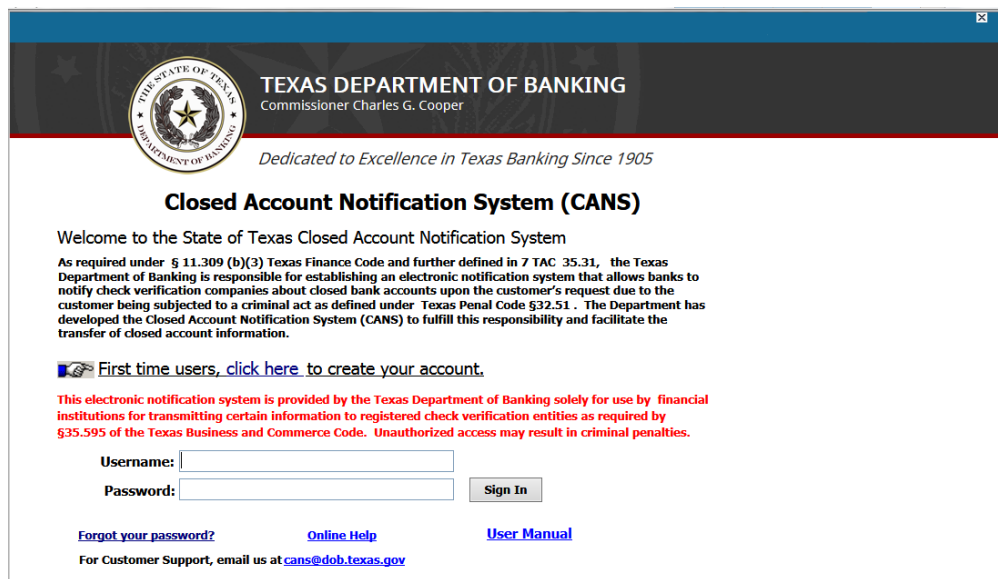




Closed Account Notification System User Manual

Updated March 2015

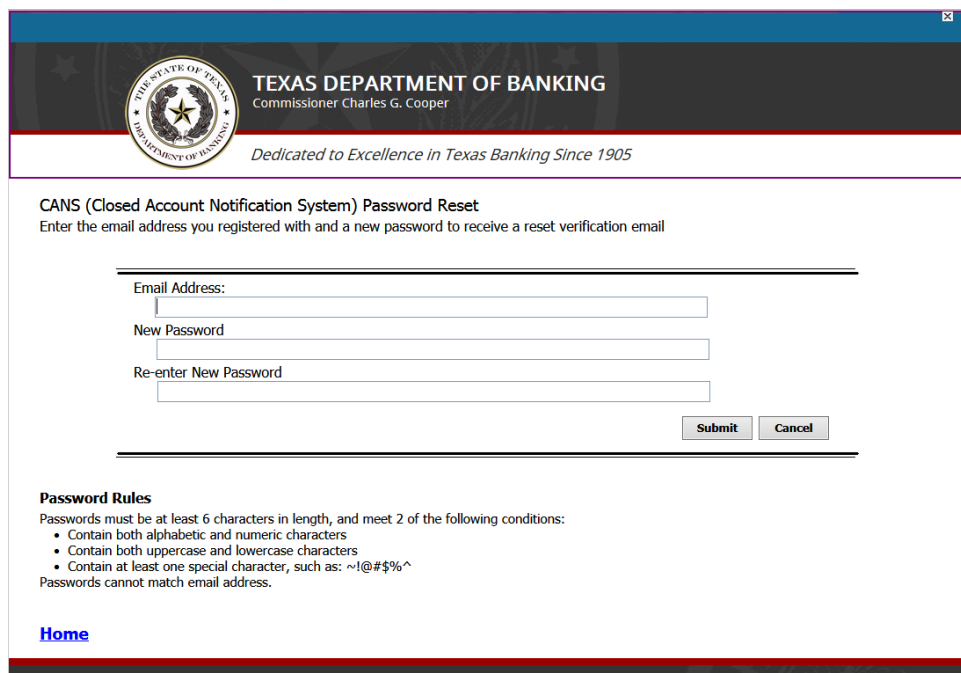
The Closed Account Notification System (CANS) allows financial institutions to send information to Check Verifications Entities when requested by a customer who is a victim of an offense under §32.51, Penal Code.



The screenshot shows the login page for the Texas Department of Banking's Closed Account Notification System (CANS). The header includes the Texas Department of Banking logo and the text "TEXAS DEPARTMENT OF BANKING" and "Commissioner Charles G. Cooper". Below the header is the tagline "Dedicated to Excellence in Texas Banking Since 1905". The main heading is "Closed Account Notification System (CANS)". The welcome message states: "Welcome to the State of Texas Closed Account Notification System". It then explains that the system is required under § 11.309 (b)(3) Texas Finance Code and further defined in 7 TAC 35.31, and that the Texas Department of Banking is responsible for establishing an electronic notification system that allows banks to notify check verification companies about closed bank accounts upon the customer's request due to the customer being subjected to a criminal act as defined under Texas Penal Code §32.51. The Department has developed the Closed Account Notification System (CANS) to fulfill this responsibility and facilitate the transfer of closed account information. A link for first-time users to create an account is provided: "First time users, click here to create your account." A red warning message states: "This electronic notification system is provided by the Texas Department of Banking solely for use by financial institutions for transmitting certain information to registered check verification entities as required by §35.595 of the Texas Business and Commerce Code. Unauthorized access may result in criminal penalties." The login form includes fields for "Username:" and "Password:", a "Sign In" button, and links for "Forgot your password?", "Online Help", and "User Manual". A note at the bottom states: "For Customer Support, email us at 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 password reset page for the Texas Department of Banking's Closed Account Notification System (CANS). The header is identical to the login page. The main heading is "CANS (Closed Account Notification System) Password Reset". The instruction states: "Enter the email address you registered with and a new password to receive a reset verification email". The form includes fields for "Email Address:", "New Password", and "Re-enter New Password", followed by "Submit" and "Cancel" buttons. Below the form, the "Password Rules" are listed: "Passwords must be at least 6 characters in length, and meet 2 of the following conditions:"

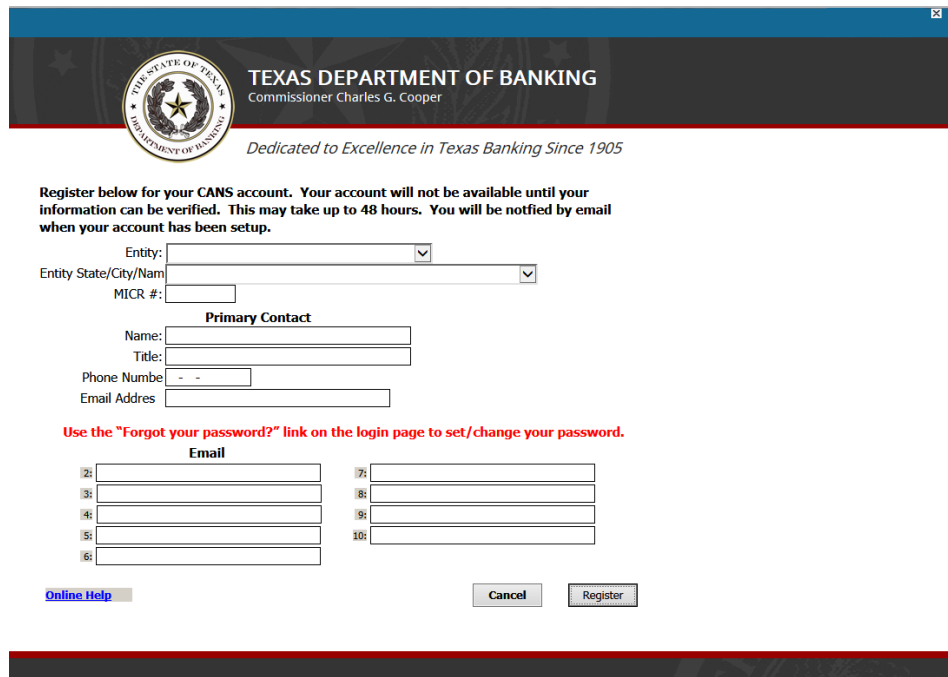
- Contain both alphabetic and numeric characters
- Contain both uppercase and lowercase characters
- Contain at least one special character, such as: ~!@#%&^

"It also states: "Passwords cannot match email address." A "Home" link is provided at the bottom.

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

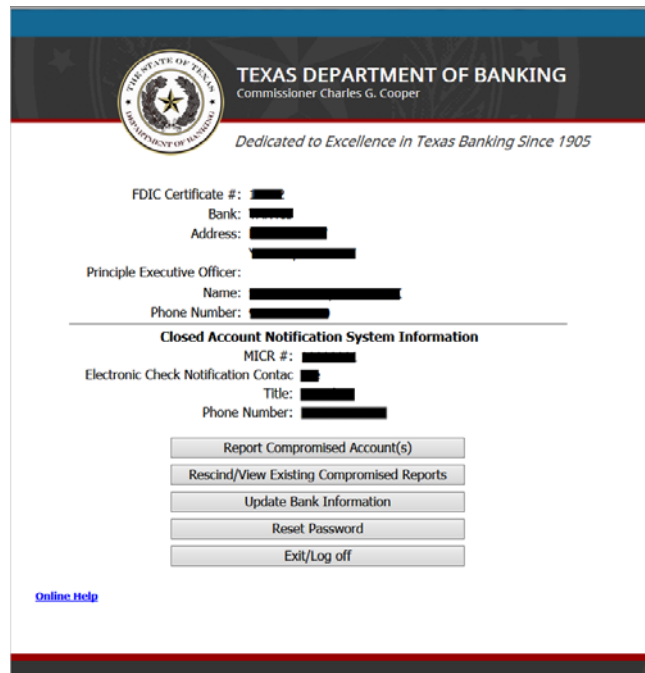
will need to register. To register, from the login menu, select the “First time users, click here...” link. You will be directed to a registration page.



The screenshot shows the registration page for the Texas Department of Banking. At the top, there is a header with the state seal and the text "TEXAS DEPARTMENT OF BANKING" and "Commissioner Charles G. Cooper". Below the header, a message states: "Register below for your CANS account. Your account will not be available until your information can be verified. This may take up to 48 hours. You will be notified by email when your account has been setup." The registration form includes fields for "Entity:" (a dropdown menu), "Entity State/City/Name:" (a dropdown menu), and "MICR #:". Below these is the "Primary Contact" section with fields for "Name:", "Title:", "Phone Number:", and "Email Address:". A red text instruction says: "Use the 'Forgot your password?' link on the login page to set/change your password." Below this is an "Email" section with two columns of input fields labeled 2i, 3i, 4i, 5i, 6i and 7i, 8i, 9i, 10i. At the bottom left is a link for "Online Help", and at the bottom right are "Cancel" and "Register" buttons.

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 state seal and the text "TEXAS DEPARTMENT OF BANKING" and "Commissioner Charles G. Cooper". Below the header, a message states: "Dedicated to Excellence in Texas Banking Since 1905". The main menu includes fields for "FDIC Certificate #:", "Bank:", "Address:", "Principle Executive Officer:", "Name:", and "Phone Number:". Below these is a section titled "Closed Account Notification System Information" with fields for "MICR #:", "Electronic Check Notification Contac:", "Title:", and "Phone Number:". At the bottom, 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 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”.

The screenshot shows the 'Update Bank Information' form for the Texas Department of Banking. At the top is the department's logo and name, 'TEXAS DEPARTMENT OF BANKING', with the Commissioner's name, Charles G. Cooper, and the tagline 'Dedicated to Excellence in Texas Banking Since 1905'. The form contains several input fields: 'Entity:', 'Entity State/City/Name:', 'MICR #:', 'Primary Contact' section with 'Name:', 'Title:', 'Phone Number:', and 'Email Address:'. Below this is a red instruction: 'Use the "Forgot your password?" link on the login page to set/change your password.' followed by an 'Email' section with two columns of input fields labeled 2 through 10. At the bottom are three buttons: 'Return to Main Screen', 'Online Help', and '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.

The screenshot shows the 'Closed Account Notification System' form. At the top is the Texas Department of Banking logo and name. A 'Report:' dropdown menu is set to 'Individual'. The form is divided into four sections: 1. TRANSACTION INFORMATION, 2. VERIFICATION, 3. ACCOUNT INFORMATION, and 4. VERIFICATION. Section 1 includes fields for 'Entry Date: 3/5/2015', 'MICR # 11111111', 'Transaction Number 150000001', 'Bank Primary Contact', 'Local Contact Name', and 'Phone'. Section 2 includes fields for 'Name Last:', 'First:', 'Middle', 'Mailing Address:', 'Mailing Address 2:', 'Mailing City', 'State:', 'Zip Code:', 'Phone:', 'Alt. Phone:', 'Date of Birth: 00/00/0000', 'ID Type:', 'Othe', 'ID Number:', and 'State:'. Section 3 includes a checkbox for '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'. Section 4 includes a table for account information with columns for 'Account Number', 'MICR #', 'Starting Check No.', and 'Ending Check No.'. The table contains one row with '11111111' in the MICR # column. At the bottom are three buttons: 'Back', 'Online Help', and '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 area codes.
 Home Phone: (512)222-2222
 Date of Birth: 03/12/1980
 ID Type: 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.
5555555555	222222222		
2323232323	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 area codes.
 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.
5555555555	222222222		
2323232323	222222222		

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

http://localhost/fraud_notification/pbopenfile.aspx?i=0&o=1&c=1&c=custom.PDF - Microsoft Internet Explorer

File Edit Go To Favorites Help

Address http://localhost/fraud_notification/pbopenfile.aspx?i=0&o=1&c=1&c=custom.PDF

Save a Copy Select Search Web Adobe Reader 7.0

Pages

Comments Attachments

Done

Unknown Zone

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	State: TX	Zip Code: 78777

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

State of Texas Fraud Notification System

Click on the record that you would like to Rescind/View.


Reported Date	Transaction Number	Last Name	First Name	Action
02/22/2008	80000058	Washington	George	Submitted
02/20/2008	80000045	Smith	Cathy	Submitted
02/20/2008	80000044	Bro	Shelly	Submitted
02/20/2008	80000043	Miller	Debbie	Submitted
02/20/2008	80000036	Duck	Donald	Rescinded
02/20/2008	80000026	Jones	Jerry	Deleted
02/19/2008	80000042	Thomas	Mary	Submitted
02/19/2008	80000041	Smith	Shelly	Submitted
02/12/2008	80000031	Smith	Mary	Submitted
02/07/2008	80000020	Smith	Mary	Submitted
02/07/2008	80000009	Smith	Mary	Rescinded
02/06/2008	80000019	Carson	Johnny	Submitted
02/06/2008	80000018	Man	Super	Submitted
02/06/2008	80000017	Mouse	Mickey	Submitted
01/31/2008	80000014	Simpson	Lisa	Submitted
01/31/2008	80000013	Simpson	Bart	Submitted
01/30/2008	80000011	Smith	Shelly	Submitted

Page 1 of 2

Online Help


Return to Main Screen

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.

 **Texas Department of Banking**
Fraud Notification System

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:
Mailing Address: 234 West 82nd		Mailing City: Austin	
Mailing Address 2:		Zip Code: 78733	
Home Phone: (512)232-2222		2)213-2323	
Date of Birth: 09/22/1980			
ID Type: Driver License	Other:	ID Number: 9999****	State: TX
3 VERIFICATION:			
<input checked="" type="checkbox"/> 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.
2342****	232323232		

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.

 **Texas Department of Banking**
Fraud Notification System

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:
Mailing Address: 234 West 82nd		Mailing City: Austin	
Mailing Address 2:		Zip Code: 78733	
Home Phone: (512)232-2222		2)213-2323	
Date of Birth: 09/22/1980			
ID Type: Driver License	Other:	ID Number: 99999999	State: TX
3 VERIFICATION:			
<input checked="" type="checkbox"/> 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.
2342222222	232323232		

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.