

ACH POSTIVE PAY

Customer Guide

Member FDIC

ACH Positive Pay - Customer Guide

Overview

ACH Positive Pay, through Digital Banking, empowers business users to set and manage ACH controls to protect against fraud. This Digital integration references a central ACH warehouse so that bank and user entered blocks or filters combine for a central display and transaction reference point. So, no matter who enters the data, it synchronizes together to protect business accounts.

Managing Filters on Accounts

Here's how a Digital user will navigate to the ACH Positive Pay section of Digital Banking: Within the menu, the user selects Positive Pay. This section includes controls for both check positive pay and ACH Positive Pay (filter and blocking). The Filters section (or Filters tab in business mobile app) will list enabled accounts a user may manage digitally.

Ashley Business Owner © Manage Profile	< victory			
View Accounts	CURRENT EXCEPTIONS	/ Q	HISTORICAL DECISIONS	۹
	Showing All Items +		Showing All Items from 8/17/2021 to 8/17/2021 →	
4\$ Move Money	Updated: Aup 17, 2021 8:31:52 PM	C	Updated: Aug 17, 2021 8:31:51 PM	c
🛿 ACH	Duplicate Check Number 10 # 0	\$235.88	NO POSITIVE PAY DECISIONS	
다 Wires	business Greaking (2.14)	971912020	FILTERS	
Positive Pay	POSITIVE PAY CHECKS ISSUED	+ /	Create and manage filters to notify you and others of pending ACH items, blocked items matching a ruleset, or make dec	isions on
Company Management	Current date →		pending ACH items.	
 Company management 	Updated: Aug 17, 2021 8:31:51 PM	C	Business Checking (*2741)	
Deposit Checks	NO CHECKS ISSUED		9 Filters No associated email addresses	2

For ACH Positive Pay controls, select an account to view its details, transactions, and associated lists.

- Details for associated email address can be added, edited, or removed. These are the email addresses that can be setup to receive notifications for the account from the ACH Positive Pay service, if desired.
- Transactions Review Transactions and Review History ACH exception items for review are displayed on the Review Transactions section, while previous decisions made by the end user within Digital are displayed in the Review History section.
- Lists Allow List, Block List, or Watch List that have been established for the account display in these sections. ACH transactions that match a company on the Allow List are automatically processed. Those matching the Block List are automatically rejected (unposted), and those matching the Watch List will generate an email notification.



Add a Company to the Allow List (Whitelist)

Trusted sources can be added to the Allow List (Whitelist) based on their Company Name and ID. ACH transactions matching a company on the Allow List will be automatically approved.

To add a new company to the Allow List:

• From the Positive Pay screen, view the Filters Section and select the account for which the filter will be added.

FILTERS	
Create and manage filters to notify you and others of pending ACH items, blocked items matching a ruleset, or make decisions on pending ACH items.	
Business Checking (*2741)	
9 Filters	>
No associated email addresses	

- The Account Details screen will display. View the List section and select the "+" icon at the top of the Manage Allow List window or select + Add New Company to Allow List.
- Enter the Company Name and Company ID, then select **Save Item**. A success message will be displayed.

Note: Once Company ID is saved, it cannot be edited. If an error was made in the Name or ID, delete the Company and create it again.

MANAGE ALLOW LIST		ADD ALLOW LIST COMPANY X	Success
ALLOW LIST COMPANIES Identify companies that are allowed to send ACH transactions to this account for processing.		All future ACH transactions sent to Checking (*011) from this company will be	Allow item Added Successfully
The Other Company, Inc. ID #555555	>	processed.	
+ Add New Company to Allow List		COMPANY NAME The New Company +	
		Enter the company's ID number	
		COMPANY ID 77777 +	
		Once a company ID has been created it cannot be changed later.	
		SAVE ITEM	

Allow List

Actions for Unlisted Companies Corporate customers that establish an Allow List (Whitelist) of trusted companies can also set up automated actions for ACH transactions sent to the account by an unlisted source.

The Actions for Unlisted Companies option becomes available after the first company is added to the Allow List. These actions include:

- Sending an email notification for any ACH Credits and/or Debits from an unlisted company.
- Automatically rejecting any ACH Credits and/or Debits from an unlisted company.

If no items are added to the Allow list, ACH transactions will process normally unless they meet the blocking criteria of another filter.



Add a Source or Transaction Type to the Block List or Watch List

Trusted sources can be added to the Allow List (Whitelist) based on their Company Name and ID. ACH transactions matching a company on the Allow List will be automatically approved.

Users can also create a Block List or Watch List based on SEC Code, Company ID, or Transaction Criteria.

- ACH Transactions that match criteria on the Block List will be rejected (unposted) and listed as an exception item within Positive Pay.
- ACH transactions that match criteria on the Watch List will automatically generate a notification message to all emails listed in the Details section. These transactions will be processed normally unless they also meet the blocking criteria of another filter
- 1. To add an item to the Block List or Watch List:
- Access the Positive Pay screen and view the Filters section. Select the account for which the filter will be added.
- 3. The Account Details screen will display. Navigate to the lists section and select the "+" icon on the Manage Block List or Manage Watch List window.
- 4. Select the Item Type you wish to use as the filter. Enter the required information for the selected item type.

[Expanded user screens of SEC, Company ID, and Transaction Criteria will display on following Step 5 of this setup process]

FILTERS		MANAGE BLOCK LIST	+	SELECT ITEM TYPE	×
Create and manage filters to notify you and pending ACH items, blocked items matching	others of) a ruleset, or	Identify invoming ACH items to stop t for manual review.	from automatically processing	SEC Code	,
Savings (*010) firstlastname@gmail.com	,	BLOCK BY COMPANY Code: ARC ID #123456789 Applies to:Credits/Debits	> Send Email:No	Block incoming items based on identification SEC code Company ID Block incoming items matching a companyID	>
Checking (*011) firstlastname@gmail.com	,	BLOCK BY SEC CODE Code: ARC Applies to:Debits	> Send Email:Yes	Transaction Criteria Block incoming items based on unique criteria including to	tal nu
≝ =\$ ♀ Menu Transfers Locations	Profile	+ Add new Blog	ck List Item		

- 5. For Block List items, mark the **Notify Via Email** checkbox if you would like to receive an email notification when an item is unposted. Blocked transactions will also be listed as an exceptions item within Positive Pay.
- 6. Select **Save Block List Item** or **Save Watch List Item** to confirm. A success message will display.

MANACE ALLOW LIST	
ALLOW LIST COMPANIES	
identify companies that are allowed to send ACH transactions to this account for p	processing.
The Other Company, Inc.	
#55555	
+ Add New Company to Allow List	
ACTIONS FOR UNLISTED COMPANIES	
Define actions for ACH items sent to this account by companies not listed.	
Credit Email Notification	0
Notify me when credits from an unlisted company arrive	
Credit Reject	0
Reject credits from an unlisted company by default	
Debit Email Notification	0
Notify me when debits from an unlisted company arrive	
Debit Reject	0
Reject debits from an unlisted company by default	



SEC Code

ADD BLOCK LIST ITEM X	PERSONAL MARK
Block List items will be stopped frum automatically processing for Account Name 1 (*123) to allow manual review. To get started first select a Block List item type Select a Block List item type	PPD >
SEC Code	DEF ,
Select SEC code to create a rule for	
Select transaction type(s) to apply the rule to	SELECT TRANSACTION TYPE X
TRANSACTION TYPE	Debits Only
Notify Via Email	Both
SAVE BLOCK LIST ITEM	1

Company ID

	ADD BLOCK LIST ITEM	×
Block List i automatica manual rev List type.	terns will be stopped from ally processing for First (*123) to lew. To get started first select a a List item tone	allow Block
ітем түре Сотрапу	ID	
Enter a name	to easily identify this company	
Block Co	INC	
Enter the con	spany's ID number	
13579	0	
Notify Via Er Send notification	wail os email when an item matches this rule	0
j.	SAVE ITEM	

Transaction Criteria





	ADD BLOCK LIST ITEM	
Apply to All De Enabling this op transactions reg items.	ebit Transactions tion will apply the filter to all incoming debit ardless of dollar amount or total number of	(
item Amount B	Below	
ITEM AM	OUNT BELOW	
Item Amount A	Above	
ITEM AM	OUNT ABOVE	
Total Number	Below	
TOTAL N	UMBER BELOW	
Total Number	Above	
TOTAL N	UMBER ABOVE	
Total Amount	Below	
TOTAL AN	MOUNT BELOW	
Total Amount	Above	
TOTAL AN	MOUNT ABOVE	



Edit or Delete a List Item

- 1. The process to edit or delete a list item is the same for the Allow List, Block List, and Watch List.
- 2. From the Lists section, select the appropriate list then the entry to be changed. The Edit List screen will be displayed.



- 3. To edit the item, simply enter any changes and select **Save Item**. A success message will be displayed.
- 4. To delete the item, select **Delete Allow List Item**. Select **Yes** on the confirmation message to continue. A success message will be displayed.



Review an ACH Positive Pay Exception Item

ACH Positive Pay exception items for can be found along with check Positive Pay exception items in the **Review Transactions** section. You can also find these exception items by navigating to the Review Transactions section of the Filters screen.

Users review these ACH transactions to bypass set decisions defined in the Allow and Blocked lists.

REVIEW TRANSACTIONS		1
		С
Accepted		
The Other Company, Inc.	-\$67.67	
ID # 555555	8/6/2020	
SEC: CCD		
Rejected		
My Second Company	\$167.67	:
ID # 9876543210 ID SEC: PPD	8/30/2020	·



Filter Exception Items by Type

Users with both Check Positive Pay and ACH Positive Pay will see both transaction types displayed when reviewing Exception Items. To view only one transaction type at a time:

1. Select Showing All Items in the Exception list header.

CORRENT EACEPTIC	2145	Ч
Showing A	ll Items →	
Updated: Aug 28,	2020 2:17:10 PM	C
Paid Not Issued		
ID # 2001	\$50.00	
Checking *0012	9/25/2020	
Paid Not Issued		
ID # 2002	\$71.00	
Checking *0012	9/25/2020	
Rejected		
ABC Checking	-\$71.76	÷
ID # 123456	9/25/2020	

2. The Search Exceptions Window will display. Select the Types field, then select the Transaction type you want to display.

All Items	
ACH	
Checks	
	ACH Checks

3. Enter the Date Range if desired then select Search. The Exception list will now only display the selected Transaction Type.





Add an Email Address for Notifications

Notification emails can be sent when an incoming transaction matches a filter. To receive this email, users will need to establish an email for the account listed under the Details section.

- 1. From the Positive Pay screen in Digital Banking, navigate to the Filters section. The available accounts will be displayed.
- 2. Select the account to which you want to add an email address. The Account Details window will be displayed.
- 3. Select + Add Email Address.



4. Enter the email address, then select **Save Email Address**. A Success message will be displayed.



5. The email address will now be displayed with the account on the Details Section.





Edit or Delete an Existing Email Address for Notifications

To edit or delete an existing email address, select the email to open the Edit Email Address window.



To edit, make the changes to the email address and select **Save Email Address**. A success message will be displayed.

To delete the email, select **Delete This Address**, then choose **Delete** on the confirmation message. A success message will be displayed.



