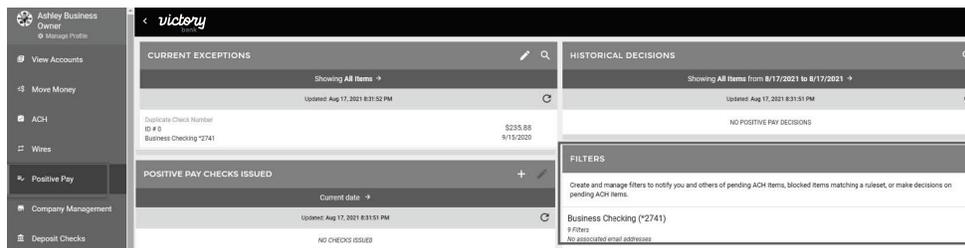ACH POSTIVE PAY

Customer Guide

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.

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.
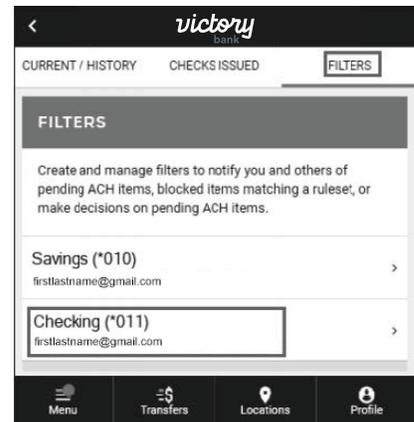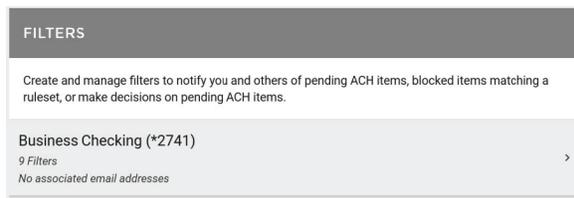
Add a Company to the Allow List (Whitelist)

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.
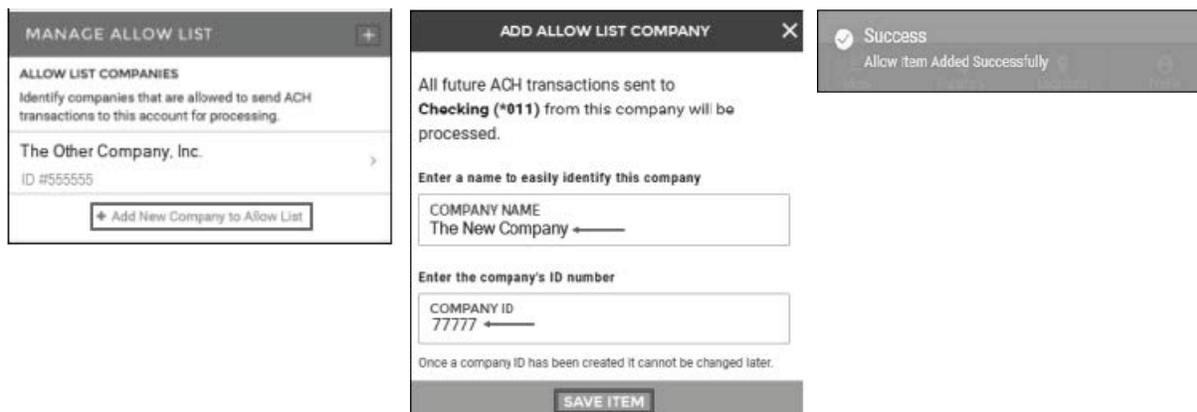
To add a new company to the Allow List:

- 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 [+]

ALLOW LIST COMPANIES
Identify companies that are allowed to send ACH transactions to this account for processing.

The Other Company, Inc.   >
ID #555555

[+ Add New Company to Allow List]

ADD ALLOW LIST COMPANY ✕

All future ACH transactions sent to **Checking (*011)** from this company will be processed.

Enter a name to easily identify this company

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]

✓ Success
Allow item Added Successfully

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
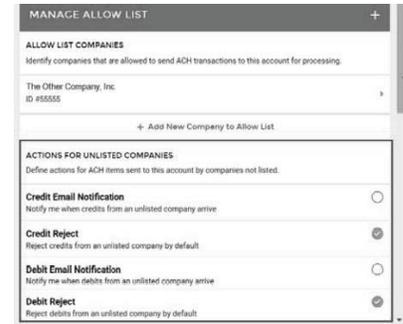
1. To add an item to the Block List or Watch List:

2. 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]
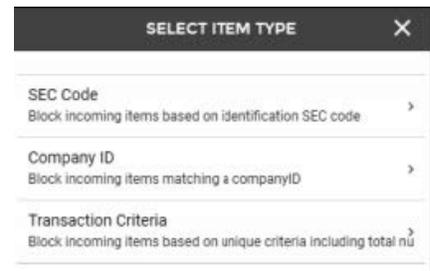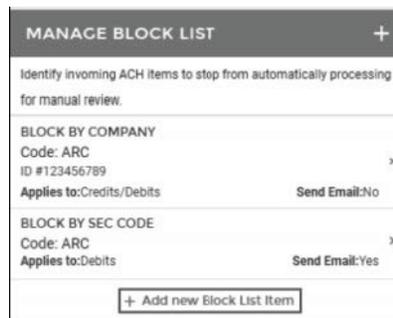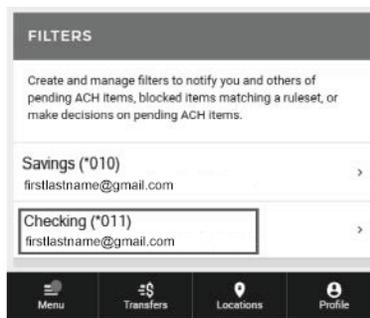
5. For Block List items, mark the **Notify Via Email** checkbox if you would like to receive an email notification when an item is unposted. Blocked transactions will also be listed as an exceptions item within Positive Pay.

6. Select **Save Block List Item** or **Save Watch List Item** to confirm. A success message will display.

SEC Code


Company ID

Transaction Criteria

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.
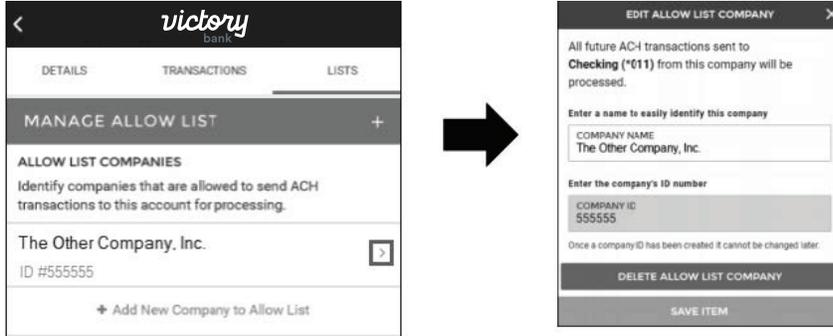
3. To edit the item, simply enter any changes and select Save Item. A success message will be displayed.

4. To delete the item, select Delete Allow List Item. Select Yes on the confirmation message to continue. A success message will be displayed.
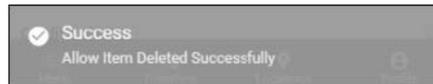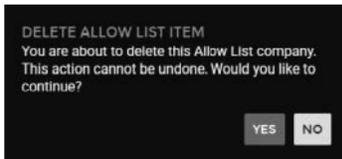
Review an ACH Positive Pay Exception Item

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.

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:

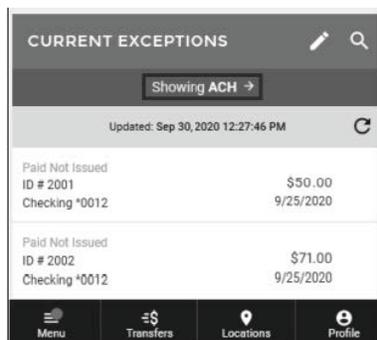1. Select Showing All Items in the Exception list header.
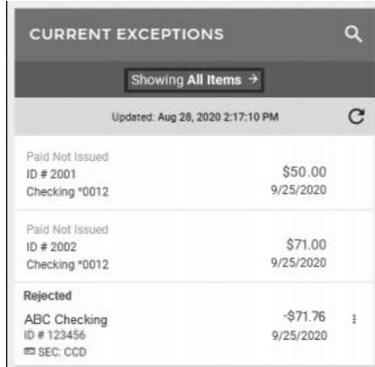
2. The Search Exceptions Window will display. Select the Types field, then select the Transaction type you want to display.
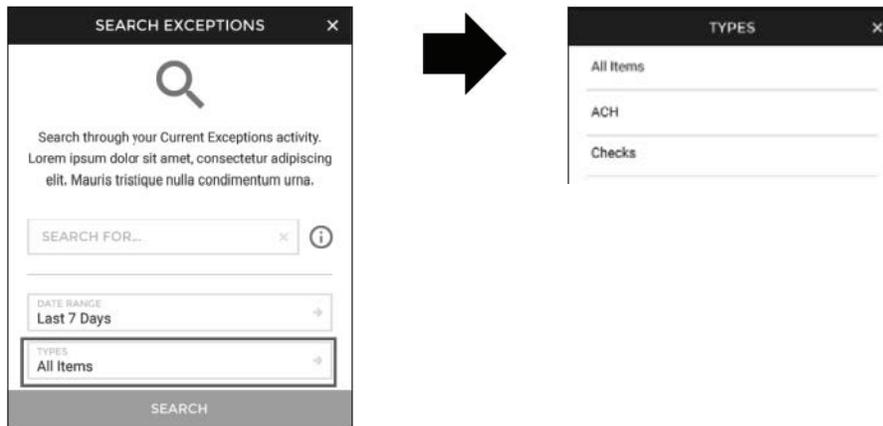
3. Enter the Date Range if desired then select Search. The Exception list will now only display the selected Transaction Type.
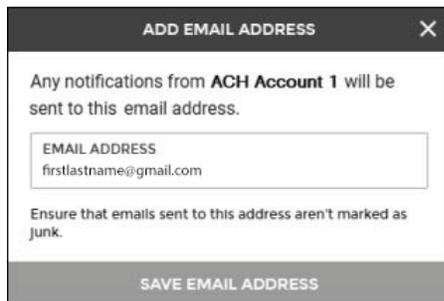
Add an Email Address for Notifications

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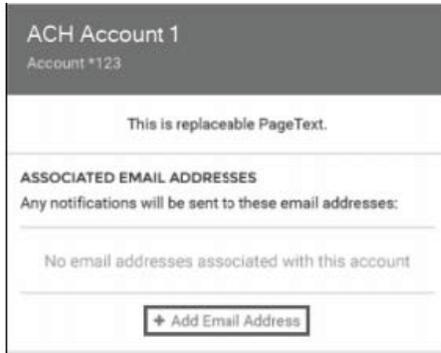
4. Enter the email address, then select Save Email Address. A Success message will be displayed.
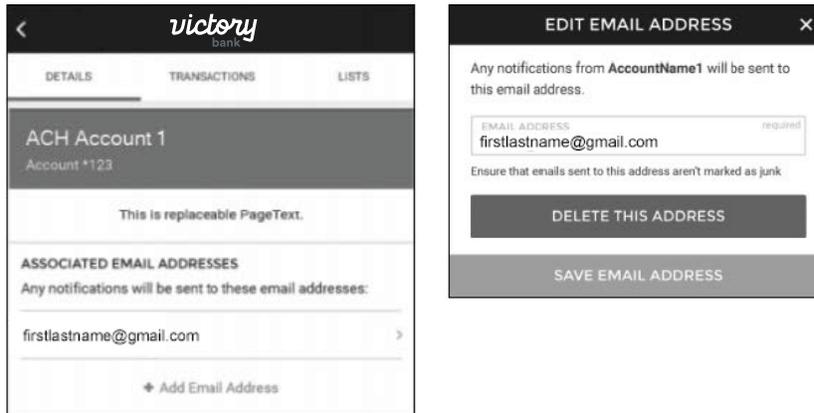

5. The email address will now be displayed with the account on the Details Section.
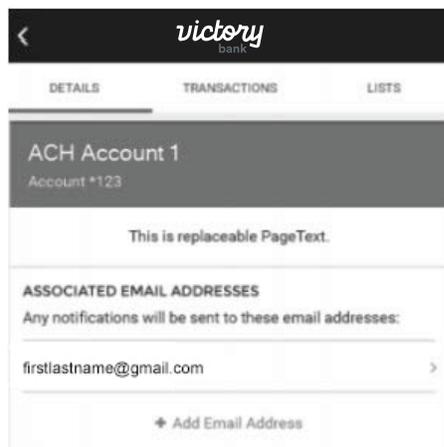
Edit or Delete an Existing Email Address for Notifications

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.