

ACH POSITIVE PAY QUICK START GUIDE

This Quick Start Guide provides instructions for the tasks most frequently used in the ACH Positive Pay module.



General Information about ACH Positive Pay

- ACH debits presented to your account from the previous business day will be displayed to you as Exceptions.
- Exception Items must be decisioned during the daily Review Period which is generally between 8:00 am and 3:00 p.m. ET. If no decision is made by 3:00 p.m. ET, the Exception items will be returned.*
- Exceptions with a 'Pay' decision are automatically added to your list of authorized originators.
- You can set up alerts for Positive Pay with the Manage alerts menu option. (See Positive Pay Alerts section below.)
- You can edit or delete a payment rule by sending a request to us using the "Contact Us" menu option.
- Multiple Approvals can be required to approve Exceptions with the Administration > Manage approval settings menu option.

Decision Exception Item(s)

1. Rollover **Account Services, ACH Positive Pay** and click **Manage exceptions**. Note: If you also use Check Positive Pay, Check Exceptions Awaiting Approval will also be displayed on this page.
2. Click **ACH Exceptions Awaiting Approval and/or Decision** at the top of the page.
3. Click the check box for the items you wish to decision, then select the decision from the drop down menu under **Decision**. See the *Pay Decision and Return Decision sections below for important information*.
4. Click **Continue**.
5. Verification page is displayed. Click **Approve/Transmit**.
6. Confirmation Screen is displayed.

Pay Decision

When you decision an Exception item to Pay, the system will automatically establish a rule to pay all future transactions from this Originator/Company ID for "No maximum" amount and "ALL-Select All" ACH Transaction Types.

If you want to Pay this transaction only and review all future transactions, you can delete the rule by unchecking the box for "Add payment rule for this originating company".

If you want to pay future transactions up to a Maximum Amount and/or allow only a specific transaction type, check box "Add payment rule for this originating company".

- When an "Exact Amount" is entered, future transactions up to that amount will automatically be paid.
- When a specific ACH transaction type is selected, future transactions with this SEC Code will automatically be paid.

ACH POSITIVE PAY QUICK START GUIDE



Return Decision

- Exceptions will be returned as R-29: Corporate Customer Advises not Authorized (Fraudulent or truly Unauthorized*).
- All future transactions from the Originator will be presented in ACH Positive Pay as Exceptions.
*If return is dishonored by the Originator (Company ID), you may be required to provide evidence that the transaction was unauthorized.

View Status of Exception Items

1. Roll over Account Services > ACH Positive Pay and click **Exceptions Status**.
2. Select the **Account(s)**, **Date Range**, and **Exception Type** and then click **Continue**.
3. Results will display on the next page and can be sorted by each column to aid in viewing.
4. Click on the Debit Account number to view the approver of the Exception.

View Payment Rules

1. Roll over Account Services > ACH Positive Pay and click **Payment rules**.
2. Select the **check box** for the account(s) you wish to view and select “Include all companies” or select a specific ACH originator company with the drop down menu. Click **Generate report**.
3. A list of existing payment rules will be displayed.

Manage Payment Rules

To edit or delete a rule, please roll over Administration > Communications and click **Contact Us** to submit the request.

Note: When you roll over Account Services > ACH Positive Pay and click **Manage payment rules**. The system will allow you to change the rule’s parameters and **Save changes**, however, you will receive an error message on the next screen that says “You must contact your Bank Support...”

ACH Positive Pay Alerts

1. Rollover Administration > Communications and click **Manage alerts**.
2. Under Multiple Accounts, you can manage the following:
 - a. **ACH Positive Pay**: Notifies you when there are exceptions that require attention. This Alert is sent early morning to ensure you have it first thing in the morning.
 - b. **ACH Positive Pay Exception Reminder**: Notifies you that you have Exception items that have not been decisioned an hour before the Review Period closes (3:00 p.m. ET).

For additional instructions and help, click “How do I...” or “Terms” at the bottom left of the screen or click “FAQs” for frequently asked questions. Please call TreasurySolutions at 1.866.833.0050 for assistance.