

About ACH Positive Pay

ACH Positive Pay helps mitigate the risk of fraud by allowing company users to review ACH exceptions and make decisions to pay or return them.

An exception is any ACH debit transaction that is blocked because it did not match the criteria defined in payment rules.

Payment rules are conditions that determine whether transactions are debited from accounts or blocked. If a transaction matches a payment rule it is processed normally and sent to post. If a transaction does not match a payment rule it is blocked. Company users can review ACH exceptions and decide to pay or return them.

Company users can create new payment rules based on exceptions they have decided to pay to prevent future exceptions from being generated for the originating companies.

ACH Payment Rules

Payment rules are conditions that determine whether transactions are debited from accounts or blocked. A payment rule prevents future exceptions from being generated for an originating company. Payment rules can be added, edited, and deleted at any time.

If multiple payment rules are set up for an originating company, the most restrictive maximum amount and ACH transaction type settings will be applied to future ACH debit transactions. For example, if a payment rule is set up for Company A with a maximum amount of \$50.00 for all transaction types and another rule is set up with a maximum amount of \$100.00 for the CCD transaction type, only CCD debit transactions with amounts of \$50.00 or less will be allowed.

[Add an ACH Payment Rule - Realtime](#)

Payment rules can be created on-demand without an exception being present.

Prerequisites: The **Approval** role and **Allow Transmit** account entitlement are required to complete this task.

1. Click **Account Services > ACH Positive Pay > Manage Payment Rules**.
2. Click the **Add Authorization** link.
3. Complete the authorization options:

Type **One-Time, Ongoing, or Do not allow.**

Debit Account Accounts enabled for ACH Positive Pay.

Maximum Amount **No Maximum Amount or Maximum Amount**

For the **Maximum Amount** option, type a dollar amount that can be debited from the account before an exception is generated. Any amount greater than this amount generates an exception.

Note: Not required if Do Not Allow is selected.

ACH Transaction Type

All - Select All, ADV - Automated Accounting Advice, ARC - Accounts Receivable, BOC - Back Office Conversion, CCD - Corporate Debit, CTX - Corporate Trade Exchange, IAT - International ACH Transaction, MTE - Machine Transfer Entry, POP - Point of Purchase, POS - Point of Sale, PPD - Prearranged payment, RCK - Re-presented Check, SHR - Shared network Transaction, TEL - Telephone Initiated, TRC - Truncated Entry, TRX - Truncated Entries Exchange, WEB - Internet Initiated, XCK - Destroyed Check

Note: Not required if Do Not Allow is selected.

Originator Company Name

The originating company (up to 16 alphanumeric characters).

Originator Company ID

The ID for the originating company (up to 10 alphanumeric characters).

Expiration Date

No Expiration Date or **Expiration Date.**

For the **Expiration Date** option, select or type a date on which the rule expires.

Manage Payment Rules Page Sample

Debit Account	Maximum Amount	ACH Transaction Type	Originator Company Name	Originator ID	Expires	Rule Type	
*3388	\$200,000.00	CCD - Corporate Credit or Debit	BEB	COMUNUSAGE	12/30/9999	Do not allow	***
*7892	\$20.00	CCD - Corporate Credit or Debit	ACHFILE106	ACHFILE106	12/30/9999	Ongoing	***
*7893	No maximum	ALL	ACHFILE106	ACHFILE106	12/30/9999	Ongoing	***
*7893	\$20.00	CCD - Corporate Credit or Debit	ACHFILE106	ACHFILE106	12/30/9999	Ongoing	***
*7894	\$20.00	CCD - Corporate Credit or Debit	CCD	CCD102	12/30/9999	Ongoing	***
*7894	\$99,999,999.99	ALL	ACHFILE106	ACHFILE106	12/30/9999	Ongoing	***
*7895	\$99,999,999.99	ALL	ACHFILE106	ACHFILE106	12/30/9999	Ongoing	***

[+ Add Authorization](#)

Change an ACH Payment Rule - Realtime

Payment rules can be changed any time.



Prerequisites: The **Approval** role and **Allow Transmit** account entitlement are required to complete this task.

1. Click **Account Services > ACH Positive Pay > Manage Payment Rules**.
2. Click the more actions icon (•••) beside the payment rule you want to change and then click **Edit**.
3. Change the authorization options as needed and then click **Save changes**.

Maximum Amount

No Maximum Amount or Maximum Amount

For the **Maximum Amount** option, type a dollar amount that can be debited from the account before an exception is generated. Any amount greater than this amount generates an exception.

Note: Not required if Do Not Allow is selected.

Originator Company Name

The originating company (up to 16 alphanumeric characters).

Expiration Date

No Expiration Date or Expiration Date.

For the **Expiration Date** option, select or type a date on which the rule expires.

Manage Payment Rules Page Sample

Debit Account	Maximum Amount	ACH Transaction Type	Originator Company Name	Originator ID	Expires	Rule Type
*3388	\$200,000.00	CCD - Corporate Credit or Debit	BEB	COMUNUSAGE	12/30/9999	Do not allow ...
*7892	\$20.00	CCD - Corporate Credit or Debit	ACHFILE106	ACHFILE106	12/30/9999	Ongoing ...
*7893	No maximum	ALL	ACHFILE106	ACHFILE106	12/30/9999	Ongoing ...
*7893	\$20.00	CCD - Corporate Credit or Debit	ACHFILE106	ACHFILE106	12/30/9999	Ongoing ...
*7894	\$20.00	CCD - Corporate Credit or Debit	CCD	CCD102	12/30/9999	Ongoing ...
*7894	\$99,999,999.99	ALL	ACHFILE106	ACHFILE106	12/30/9999	Ongoing ...
*7895	\$99,999,999.99	ALL	ACHFILE106	ACHFILE106	12/30/9999	Ongoing ...

[+ Add Authorization](#)

Delete an ACH Payment Rule - Realtime

Payment rules can be deleted any time.

Prerequisites: The **Approval** role and **Allow Transmit** account entitlement are required to complete this task.

1. Click **Account Services > ACH Positive Pay > Manage Payment Rules**.



2.

3. Click **Continue**.

ACH Payment Decisions

Decisions determine whether ACH payment exceptions are paid or returned.

Company users can make decisions on ACH exceptions during the time frame listed on the *Manage Exceptions* page.

Payment rules are automatically created for ACH exceptions that are given a **Pay** decision as follows:

- **Type** = Ongoing
- **Maximum Amount** = No maximum amount
- **ACH Transaction Type** = ALL - Select All
- **Originator company name** = Value from the exception
- **Originator company ID** = Value from the exception
- **Expiration date** = No Expiration Date

Decisions are processed in realtime after the final approval is placed. Decisions that have not received company user approval at the end of the current day's decision window automatically have a default decision applied. The default decision is determined by the company's financial institution.

Decision	Description
Pay	A Pay decision has been made on the exception. All approvals are required before the decision is applied to the exception.
Return	A Return decision has been made on the exception. All approvals are required before the decision is applied to the exception.
Pending Decision	The decision window is still open and a decision has not been made.
Default	The financial institution-defined default decision was applied because a decision was not made on the exception or the decision was not fully approved during the decision window.

Make a Decision on an ACH Exception

Decisions can be made on ACH exceptions during the time frame listed on the *Manage Exceptions* page. If a decision is not made on an exception during this time frame, then the default decision set up by your financial institution is applied.

Prerequisites: The **Approval** role and **Allow Transmit** account entitlement are required to complete this task.

1. Click **Account Services > ACH Positive Pay > Manage Exceptions**.
2. Click the check box beside each exception on which you want to make a decision.
3. Select a **Decision: Pay** or **Return**.
 - a. For **Pay** decisions, click **Edit payment rule** link to change the **Maximum Amount** and/or the **ACH Transaction Type**. To remove the automatic payment rule, clear the **Add payment rule for this originating company** check box.
4. Click **Continue**.
5. Review the exceptions as needed and then click **Approve/Transmit**.

Verify Decisions Page Sample

ACH Positive Pay

Manage Exceptions Exceptions Status Manage Payments Rules Payment Rules

Verify Decisions

Checks that have been converted into an ACH electronic payment display with a check number.

ACH Decisions Selected for Approval/Transmit [Change Selections](#)

Decision	Debit Account	Originator Company Name	Debit Amount	Check Number	Effective Date ↑	Reject Reason	Approval Status
Pay	*9992	TEST CO%\$NY NAM2	\$1.02		08/06/2014	UNAUTH ORIG SEC 0510	0 of 1 received Ready to transmit

Add payment rule for this originating company

Maximum Amount	ACH Transaction Type
No Maximum	ALL

Delete an ACH Exception Decision

Exception decisions that have not received all approvals can be deleted during the time frame listed on the *Manage Exceptions* page. Exception decisions on exceptions that have received all approvals cannot be deleted/changed.

Prerequisites: The **Approval** role and **Allow Transmit** account entitlement are required for this task.

1. Click **Account Services > ACH Positive Pay > Manage Exceptions**.
2. Click the link in the **Debit Account** column beside the exception item decision you want to delete.
3. Click the delete icon beside the **Exception Details** heading.

- Review the item as needed and then click **Yes, Delete Decision**.

Verify Decision Deletion Page Sample

ACH Positive Pay

Manage Exceptions Exceptions Status Manage Payments Rules Payment Rules

Verify Decision Deletion

Checks that have been converted into an ACH electronic payment display with a check number.

Exception Details

Decision:	Pay
Debit Account:	*9993
Originator Company:	TEST COMPNY NAM3
Originator Company Id:	16666
Debit Amount:	\$1.03
Check Number:	
Effective Date:	08/06/2014
Reject Reason:	UNAUTH ORIG COMP0520
ACH Entry Class:	CCD
Decision User:	SADMIN
Decision Date:	06/16/2020

Approval History Information

Approval Status: 1 of 2 received

Action	User ID	Date
Approval	SADMIN	06/16/2020 03:55:22 AM (ET)

View the Status of ACH Exceptions

Company users can review a summary of all exceptions and view details about them such as originator company name, reject reason, amount, decision, and who made the decision. Company users can determine whether the correct decisions were applied to the exceptions or if the bank default decision was applied.

- Click **Account Services > ACH Positive Pay > Exceptions Status**.

- Complete the following fields:

Account Type Select all account types or a specific account type like checking.

Account Select one or more of the accounts that are entitled to ACH Positive Pay.

Date **Specific Date** or **Date Range**.

Exception Type **Include All Exceptions**. Exceptions with and without a decision.
Decisoned. Exceptions that have been paid, returned, or have a default decision. Default decisions are defined by your financial organization.

Not Yet Decisoned. Exceptions that have not been paid or returned.

- Click **Continue**.

Exceptions Status - Summary Page Sample

ACH Positive Pay							
Manage Exceptions		Exceptions Status		Manage Payments Rules		Payment Rules	
Exception Decision Status Summary							
Decision and Approve Exceptions							
Exceptions with a "Default" decision have been decided by the bank. Please contact your Bank Support for the decision.							
Checks that have been converted into an ACH electronic payment display with a check number.							
Hide criteria		Modify Search					
Report Created:	06/15/2020 08:52:13 PM (ET)						
Accounts:	All Accounts						
Date Range:	05/16/2020 - 06/15/2020						
Exception Type:	Include All Exceptions						
Total Items:	24						
Decision	Debit Account ↑	Originator Company	Debit Amount	Check Number	Effective Date	Reject Reason	Approval Status
Default	*9991	TEST COMPNY NAM1	\$1.01		08/06/2014	UNAUTH ORIG AMT 0520	