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ACH Positive Pay Manual

This user manual provides instructions for setting up Alerts and managing services for ACH Positive Pay. Those services are:

> **Setup Alerts**
> **Manage Exceptions**
> **Exceptions Status**
> **Manage Payment Rules**

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I. ACH Positive Pay Overview

ACH Positive Pay allows users to view and manage ACH exceptions and make decisions to pay or return them.

- ACH transactions are compared against conditions, called **payment rules**, that determine whether they are debited from your accounts or blocked.
- If a transaction matches the condition criteria, it processes normally and is sent to post.
- Blocked transactions are displayed on the *Manage Exceptions* page where you can make decisions to pay or return them.
- Users can create new payment rules based on exceptions they have decided to pay, which prevents future exceptions from being generated for the originating companies.
- New payment rules can be created proactively and in real-time when a new vendor relationship is established, further preventing future exceptions.
- To ensure the best user experience, currently approved OS and Browsers can be found at: https://www.easternbank.com/system-and-browser-requirements

A. ACH Positive Pay Alerts

Use Manage Alerts to manage your account and non-account alert subscriptions.

Alerts are always sent to your online banking mailbox located on the Welcome page within Positive Pay. Alerts can also be delivered to your e-mail address; you must set up this delivery option on the *Personal Preferences* page.

To access the *Manage Alerts* page:

Click **Administration > Manage alerts.**
The *Manage Alerts* page is displayed. The *Manage Alerts* page always opens to the **Account Alerts** tab

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The **Account Alerts** tab shows the alert subscriptions available to you based on your entitled services and accounts. **We recommend that you enable the ACH Positive Pay and the ACH Positive Pay Exception Reminder alert.**

There are 2 types of Alerts you can setup for ACH Positive Pay. We strongly suggest that you activate both. The address on the alert is: businessservicesteam@easternbank.com

- **ACH Positive Pay** – These alerts will inform you of any items that have been detected and blocked.
    1. 8:00 a.m. (previous day debits)
    2. 2:00 p.m. (1st Same Day presentment) **NOTE**: time is approximate
    3. 6:30 p.m. (2nd Same Day presentment) **NOTE**: time is approximate

- **ACH Positive Pay Exception Reminder** – This alert will remind you at 7:00 p.m. ET if there are items that have not been decisioned. The deadline for decisioning is 8:00 p.m. ET.

Note: The default for previous day items that have not been decisioned by 8:00 p.m. ET is **Return**. Same Day items not decisioned will be carried over 1 business day to allow additional time for decisioning.

B. Managing Exceptions

The *Manage Exceptions* page displays rejected ACH transactions (exceptions). A transaction can be rejected for one of three reasons:

1. Unauthorized originating company
2. Unauthorized SEC (standard entry class) code
3. Unauthorized dollar amount

Note: Users can only view exceptions for each account they are entitled to.

To access the *Manage Exceptions* page:
Click **Account Services > ACH Positive Pay > Manage Exceptions**

Manage Exceptions Field Descriptions

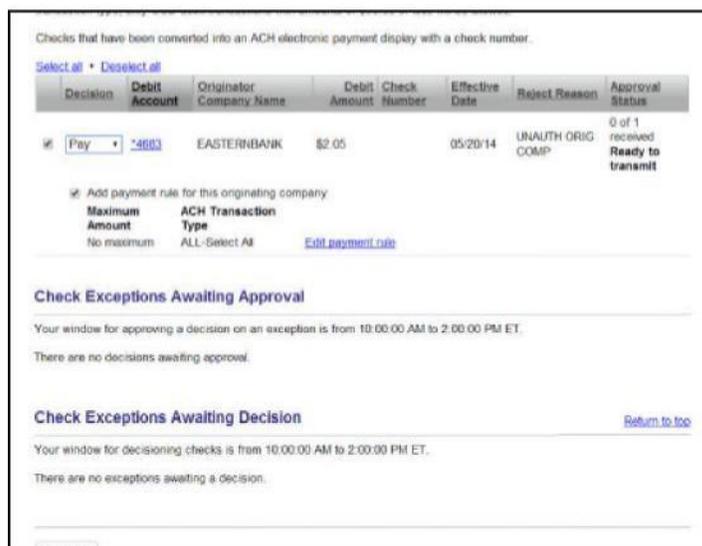| Field	Description
Decision	Pay or Return.
Debit Account	The number of the account that will be debited.
Originator Company Name	The name of the originating company.
Debit Amount	The amount of the debit transactions.
Effective Date	The date the payment is effective.
Reject Reason	The reason why the payment was rejected.
Approval Status	The number of approvals received out of the total approvals required.
Maximum Amount	The maximum allowed for future ACH debit transactions for the company.
ACH Transaction Type	The ACH entry classes allowed for future ACH debit transactions for the company.

1. Making a Decision

Decisions can be made on ACH exceptions during the ACH exception decision window
which is from 8:00 a.m. to 8:00 p.m. Eastern Time. If a decision is not made on an exception
during the decision window, then the default decision of Return will be applied.

To make a decision, do the following:

1. Click the check box associated with the exception.
2. Click the **Decision** dropdown arrow and select **Pay** or **Return**.

If a **Pay** decision is applied, a payment rule is automatically added to your list of originator
company payment rules.

Note: If you **do not** want to add the company, de-select the **Add payment rule for this
originating company** check box.

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.

Optional: For Pay decisions, modify the Maximum Amount and/or the ACH Transaction Type by clicking the Edit payment rule link. If you do not add an amount all transactions will be allowed for this company.

3. Click Continue.

4. Review and verify the exceptions. To change your selections, click the **Change Selections** link.
5. Click **Approve/Transmit**.

2. Deleting a Decision

Exception decisions that have not received **all approvals** can be deleted during the ACH decision window that is from 8:00 a.m. to 8:00 p.m. Eastern Time.

Exception decisions that have received all approvals cannot be deleted/changed.

To delete a decision:

1. On the *Manage Exceptions* page, click the appropriate link in the **Debit Account** column.

2. Click the **Delete decision** link.
3. The *Delete Exception Decision - Verification* page is displayed. Review the exception as needed.
4. Click **Delete**. The decision is deleted and the *Manage Exceptions* page is redisplayed.

C. Exceptions Status

The Search Exception Decision Status page allows a company user to search for exceptions for all or specific accounts for a date or date range.

To search for the status of a decision:

1. Click **Account Services > ACH Positive Pay > Exceptions status**.

2. Click the check box next to accounts that will be searched.

3. Enter a specific date, or choose a range of dates to search. A maximum of three months can be retrieved during a single search.
4. Select an exception type.
5. Click **Search**. The Exceptions Decisions Status Summary page displays the results of the selected criteria.

Exception Decisions Status Summary

Exceptions with a "Default" decision have been decisioned 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.

Decision and approve exceptions | New search

Report created:	09/19/2014 at 09:52:57 AM (ET)
Accounts:	081203790 - *4512 - PRESTIGE PAYROLL ACCOUNT - Checking
	081203790 - *4511 - PRESTIGE OPERATING ACCOUNT - Checking
Date range:	08/20/2014 to 09/19/2014
Exception type:	Include all exceptions
Total items:	9

(To view details, click on the account number)

Decision	Debit Account	Originator Company	Debit Amount	Check Number	Effective Date	Reject Reason	Approval Status
Return	*4511	ABC Corp	$8035.43		09/15/2014	Unauthorized:Orig. Comp	2 of 2 received Transmitted
Default	*4511	ZIP Corp	$7005.46	124587	09/16/2014	Unauthorized:Sec	
Return	*4511	ABC Corp	$765.43		09/19/2014	Unauthorized:Orig. Comp	1 of 3 received
Pay	*4511	ZIP Corp	$895.46		09/19/2014	Unauthorized:Sec	1 of 3 received
Default	*4512	ABC Corp	$765.43	124569	09/11/2014	Unauthorized:Orig. Comp	
Default	*4512	ZIP Corp	$895.46		09/14/2014	Unauthorized:Sec	
Pay	*4512	ABC Corp	$700.43		09/19/2014	Unauthorized:Orig. Comp528	1 of 2 received
Pay	*4512	ABC Corp	$650.43		09/19/2014	Unauthorized:Sec	1 of 2 received
Pending Decision	*4512	ZIP Corp	$9000.43		09/19/2014	Unauthorized:Orig. Comp	0 of 2 received

Exceptions appear with one of the following decisions:

Decision	Description
Pay	A Pay decision made on the exception. All approvals are required before the decision is applied to the exception.
Return	A Return decision 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 organization-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.

Exception details and approval information can be viewed by clicking on the **Debit Account** link.

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Exception Decision Status Detail

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

Exception Details

Decision:	Return
Account:	*4511
Originator Company:	ABC Corp
Originator Company Id:	1555665555
Debit Amount:	$8005.43
Check Number:	
Effective Date:	09/15/2014
Reject Reason:	Unauthorized Orig. Comp
ACH Entry Class:	CCD
Approval Status:	2 of 2 received

Approval History Information

Approval status: 2 of 2 received

Action	Userid	Date
Decision request	DAVID2	09/15/2014 11:18:34 AM
Approval	DAVID2	09/15/2014 11:18:34 AM
Approval	ADMIN	09/15/2014 11:18:34 AM

D. Manage Payment Rules

The *Manage Payment Rules* page is used to add, edit, and delete payment rules at any time.

A payment rule prevents future exceptions from being generated for an originating company. Payment rules can be added, edited, and deleted at any time, even when there is not an exception to decision. Originating companies that have ACH exceptions with a Pay decision are added to your list of originator company payment rules automatically. By default, the payment rule is set up with No maximum for the Maximum Amount and ALL - Select All for the ACH Transaction Type (ACH entry class).

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.

1. Adding Payment Rules

To add a new payment rule, do the following:

1. Click **Account Services > ACH Positive Pay > Manage payment rules**.

Manage Payment Rules   Print this page

Payment rules guidelines

Authorizations

Debit Account	Maximum Amount	ACH Transaction Type	Originator Company Name	Originator ID	Expires	Rule Type		
*4512	No maximum	ALL - Select All	ZIP Corp	ACHID	10/11/2014	One-Time	Edit	Delete
*4511	$50.00	IAT	ABC Corp	ACHID2	10/11/2014	Ongoing	Edit	Delete
*4511	No maximum	ALL - Select All	ABC Corp	ACHID3	10/11/2014	Do not allow	Edit	Delete

Add authorization

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2. Click **Add Authorization**.
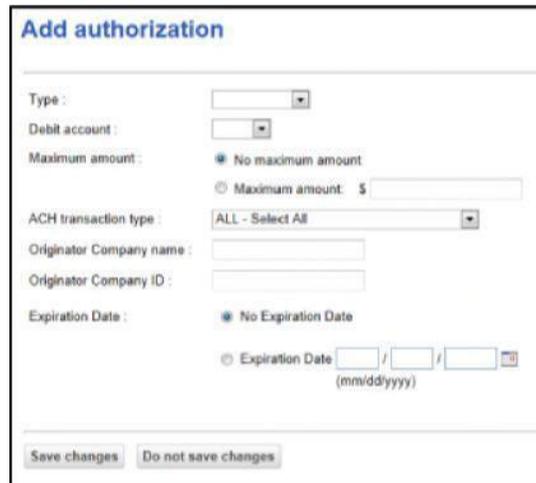
3. Select the type of rule from the drop down menu. The options are as follows:

Payment Rule Type	Description
One-time	A debit filter that is only applied once to a specified criteria. After the conditions of the filter have been met, the filter is removed and replaced by a block.
Ongoing	A debit filter for specified criteria that is effective until the expiration date.
Do not allow	A debit block that blocks all transactions for a specified criteria.

4. Select the debit account and enter the maximum amount, if applicable.
5. Select the ACH transaction type from the drop down menu. The options are as follows:

Type	Description	Type	Description
ALL	Select All	POS	Point-of-sale
ADV	Automated Accounting Advice	PPD	Prearranged payment and Deposit
ARC	Accounts Receivable	RCK	Re-presented Check
BOC	Back office Conversion	SHR	Shared network Transaction
CCD	Corporate Credit or Debit	TEL	Telephone-Initiated
CTX	Corporate Trade Exchange	TRC	Truncated Entry
IAT	International ACH Transaction	TRX	Truncated Entries Exchange
MTE	Machine Transfer Entry	WEB	Internet-initiated
POP	Point-of purchase	XCK	Destroyed Check

6. Enter the originator company name, originator company ID, and the expiration date.
7. Click **Save Changes**.

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2. Editing a Payment Rule

The company user can edit the maximum amount, originator company name, and expiration date of payment rules within the system. If any of the other payment rule values need modification, the existing payment rule must be deleted and a new rule added instead.

To edit a payment rule:

1. On the *Manage Payment Rules* screen, click the **Edit** link associated with the payment rule being edited.
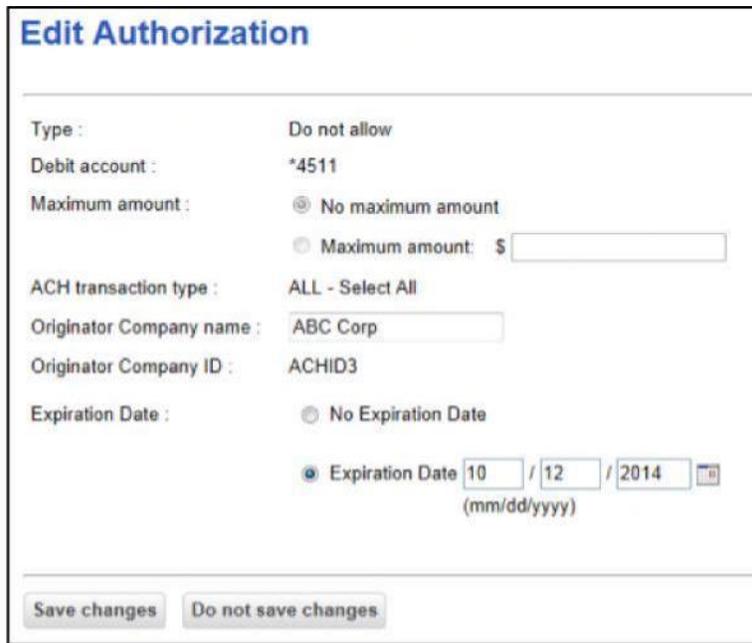
Edit Authorization

Type :	Do not allow
Debit account :	*4511
Maximum amount :	⦿ No maximum amount
	○ Maximum amount: $ [ ]
ACH transaction type :	ALL - Select All
Originator Company name :	ABC Corp
Originator Company ID :	ACHID3
Expiration Date :	○ No Expiration Date
	⦿ Expiration Date 10 / 12 / 2014 📅 (mm/dd/yyyy)

Save changes   Do not save changes

2. Change the payment settings based on the required update.
3. Click **Save Changes**.

3. Deleting a Payment Rule

To delete a payment rule:

1. On the *Manage Payment Rules* screen, click the **Delete** link associated with the payment rule being removed.

2. Click OK to the popup confirmation message.

Message from webpage [X]

? Are you sure you want to delete this rule?

OK   Cancel