



EASTERN TREASURY®

ACH Positive Pay

User Guide

October 2021

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ACH Positive Pay

About ACH Positive Pay

ACH Positive Pay helps mitigate the risk of fraud by allowing users to review ACH debit exceptions, make decisions to pay or return them and to establish rules for future ACH debits. Unresolved exceptions will be **returned**, which is the Bank's default decision.

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

- Payment rules determine whether transactions are allowed to post 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.
- Users review ACH exceptions and decide to pay or return them.
 - Users can create new payment rules based on exceptions they have decided to pay.
- Multiple approvers can be setup for exception decisions.
- Alerts can be set up to notify users if there are exceptions to review.

ACH Payment Rules

About ACH Payment Rules

Payment rules can be added, edited, and deleted at any time. Payment rules block or allow future transactions from a specific originating company, for specific transaction types or for a specific dollar amount.

- Dollar Amount ACH Payment Rules
 - A **No Maximum** dollar amount rule allows all debits, regardless of amount to post for a specific originating company.
 - To set an **amount threshold**, use **Maximum Amount** rule and set the maximum dollar amount allowed for an originating company: example \$1,000.00. A debit over \$1,000.00 will be blocked.
 - To block all dollar amounts from posting, use **Maximum Amount** rule and set a maximum dollar amount of \$0.01. All ACH debits over \$.01 attempting to post will be blocked and an exception will occur.
- Multiple ACH Payment Rules

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

a second 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 for all Companies

Adding an ACH Payment Rule

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

1. Click **Account Services > Manage payment rules**.
2. Click the **Add authorization** link.
3. Complete the authorization options and then click **Save changes**.

Type	One-Time, Ongoing, or Do not allow.
Debit account	Accounts enabled for ACH Positive Pay.
Maximum amount	No maximum amount or Maximum amount 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 - Represented 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

The screenshot shows the 'Manage Payment Rules' interface. It includes a header with 'Manage Payment Rules' and a 'Print this page' link. Below the header is a 'Payment rules guidelines' link and an 'Authorizations' section. The authorizations are listed in a table with columns: Debit Account, Maximum Amount, ACH Transaction Type, Originator Company Name, Originator ID, Expires, and Rule Type. The table contains four rows of data, with the last row highlighted in yellow. Below the table is an 'Add authorization' link.

Debit Account	Maximum Amount	ACH Transaction Type	Originator Company Name	Originator ID	Expires	Rule Type	
*4512	No maximum	ALL - Select All	ZIP Corp	ACHID	07/18/2014	One-Time	Edit Delete
*4511	\$50.00	IAT	ABC Corp	ACHID2	07/18/2014	Ongoing	Edit Delete
*4511	No maximum	ALL - Select All	ABC Corp	ACHID3	07/18/2014	Do not allow	Edit Delete
*4512	\$500.00	PPD - Prearranged payment and Deposit	Sample Company	ACHID9	12/30/9999	Ongoing	Edit Delete

Changing an ACH Payment Rule

Payment rules can be changed any time.

1. Click **Account Services > Manage payment rules**.
2. Click the **Edit** link beside the payment rule you want to change.
3. Change the authorization options as needed and then click **Save changes**.

Manage Payment Rules Page Sample

This screenshot is identical to the one above, showing the 'Manage Payment Rules' page with a table of authorizations. The table contains four rows, with the last row highlighted in yellow. The interface includes a header, a 'Print this page' link, a 'Payment rules guidelines' link, an 'Authorizations' section, and an 'Add authorization' link.

Deleting an ACH Payment Rule

Payment rules can be deleted any time.

1. Click **Account Services > Manage payment rules**.
2. Click the **Delete** link beside the payment rule you want to delete and then click **OK**.

ACH Exception Alerts

ACH Payment Exception Alerts

For additional information on setting up Alerts, refer to the **Alerts and Self Administration User Guide**.

There are 2 types of Alerts users can setup for ACH Positive Pay: ACH Positive Pay Alert and the ACH Positive Pay Exception Reminder alert. **We recommend that users enable BOTH.**

- ACH Positive Pay Alert — This alert will inform users of any items that have been detected and blocked. This alert may be received up to 4 times throughout the business day based on ACH debit activity.
 - 6:00 am (previous day ACH debits)
 - 2:00 pm (ACH debits received in 1st Same Day presentment)
 - 5:30 pm (ACH debits received in 2nd Same Day presentment)
 - 6:30 pm (ACH debits received in 3rd Same Day presentment)**All times are approximate*
- ACH Positive Pay Exception Reminder — This alert is received one hour before the final decision deadline of 8:00 pm.
 - 7:00 pm (for all previous day and Same Day debits)

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

ACH Exception Decisions

About ACH Payment Exception Decisions

- Decisions determine whether ACH payment exceptions are paid or returned.
- Users may make decisions on ACH exceptions during specific timeframes: 6:00am – 8:00pm.
- Decisions are processed in real-time after the final user approval is placed.
- 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

ACH Exceptions Awaiting Approval and/or Decision [Return to top](#)

Decisions can be made from 8:00 AM to 8:00 PM ET.

ACH exceptions with a "Pay" decision are automatically added to your list of authorized originators.

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

[Select all](#) • [Deselect all](#)

Decision	Debit Account	Originator Company Name	Debit Amount	Check Number	Effective Date	Reject Reason	Approval Status
<input type="checkbox"/> Pay	*5385	RICH US	\$19,003.00		09/30/21	Unauth Company	0 of 1 received Ready to transmit

Add payment rule for this originating company

Maximum Amount	ACH Transaction Type
No maximum	ALL-Select All

[Edit authorization](#)

- **Please note:** An automatically created rule will allow all dollar amounts and ACH transaction types received from an approved Originator to post in the future, use the **Edit Authorization** link make necessary changes.

Decision Status Descriptions:

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 Bank's 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.

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.

Making a Decision on an ACH Exception

Decisions can be made on ACH exceptions during the time frame listed above. If a decision is not made on an exception during the exception window, the default decision of **Return** is applied.

1. Click **Account Services > Manage exceptions**.
2. Click the check box beside each exception on which you want to make a decision.
3. Select a **Decision** option: Pay or Return.

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.

ACH Exceptions Awaiting Approval and/or Decision [Return to top](#)

Decisions can be made from 8:00 AM to 8:00 PM ET.
 ACH exceptions with a "Pay" decision are automatically added to your list of authorized originators.
 Checks that have been converted into an ACH electronic payment display with a check number.

[Select all](#) • [Deselect all](#)

Decision	Debit Account	Originator Company Name	Debit Amount	Check Number	Effective Date	Reject Reason	Approval Status
<input type="checkbox"/> Pay	5385	RICH US	\$19,003.00		09/30/21	Unauth Company	0 of 1 received Ready to transmit

Add payment rule for this originating company

Maximum Amount	ACH Transaction Type	Edit authorization
No maximum	ALL-Select All	

4. Click **Continue**.
5. Review the exceptions as needed and then click **Approve/Transmit**.

Verify Decisions Page Sample

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
Return	*4511	ABC Corp	\$765.43	124569	07/08/2014	Unauthorized Orig. Comp	1 of 2 received Ready to transmit
Pay	*4512	ZIP Corp	\$895.46		07/08/2014	Unauthorized Sec	0 of 2 received Ready to transmit
Add payment rule for this originating company							
Maximum Amount		ACH Transaction Type					
No maximum		ALL>Select All					
<input type="button" value="Approve/Transmit"/>							

Deleting an ACH Exception Decision

Exception decisions that have not received all approvals can be deleted during the **Manage Exceptions** the timeframe. Decisions on exceptions that have received all approvals cannot be deleted/changed.

1. Click **Account Services > Manage exceptions**.
2. Click the link in the **Debit Account** column beside the exception item decision you want to delete.
3. Click the **delete decision** link.
4. Review the item as needed and then click **Delete**.

Verify Decision Deletion Page Sample

Verify Decision Deletion	
Once deleted, decisions and approvals already applied to the item would no more be applicable.	
View exceptions	
Exception Details	
Decision:	Pay
Debit Account:	*7891
Originator Company:	I COMPANY
Originator Company Id:	0000334568
Debit Amount:	\$100.00
Check Number:	
Effective Date:	11/29/12
Reject Reason:	UNAUTH ORIG AMT 0520
ACH Entry Class:	PPD
Decision User:	ADMIN
Decision Date:	07/08/14
<input type="button" value="Delete"/> <input type="button" value="Do not delete"/>	

Viewing the Status of ACH Exceptions

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.

Users can determine whether the correct decisions were applied to the exceptions or if the bank default decision was applied.

1. Click **Account Services > Exceptions status**.
2. Complete the following fields and then click **Search**:

Account	Select one or more of the accounts that are entitled to ACH Positive Pay.
Date range	Specific date, From/To, or Current business day.
Exception type	<i>Include all exceptions</i> - Exceptions with and without a decision. <i>Decisioned</i> - Exceptions that have been paid, returned, or have a default decision. Default decisions are defined by your financial organization.

Not yet *decided* - Exceptions that have not been paid or returned.

Exceptions Status - Summary Page Sample

Exceptions Status - Summary

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.

[Decision and approve exceptions](#) | [New search](#)

Report created: 07/08/2014 02:32 PM (ET)
Accounts: All accounts
Date range: 07/08/2014
Exception type: Include all exceptions
Total items: 2

(To view details, click on the account number)

Decision	Debit Account	Originator Company	Debit Amount	Check Number	Effective Date	Reject Reason	Approval Status
Pay	7891	I COMPANY	\$100.00		11/29/2012	UNAUTH ORIG AMT 0520	1 of 2 received
Pay	7891	B COMPANY	\$100.00		11/29/2012	UNAUTH ORIG AMT 0520	1 of 2 received Transmitted