

USER GUIDE

ACH Positive Pay

ACH Positive Pay is a payment fraud control service for Automated Clearing House (ACH) transactions. The system will present the prior day's ACH transactions and will indicate if the item(s) falls within any pre-set Rules you have established. Any transactions that fail to meet a Rule will need to be decided.

- Debit items that are not decided will be automatically **returned**.
- Credit items that are not decided will be automatically **paid**.

All Users with the Exceptions Decisions permission will be automatically enrolled in ACH Positive Pay e-mail notifications.

ACH Positive Pay uses a user-defined set of rules as the basis for identifying exceptions. You can set up rules that automatically pay or return ACH transactions that fit certain criteria, such as Originator ID, dollar amount and timing. Any ACH transaction that does not fit a predefined rule will be identified as an exception and presented for decision.

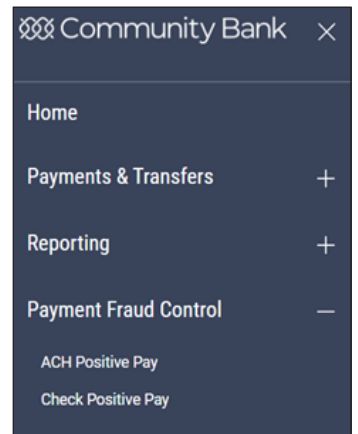
In the ACH Positive Pay menu, you can:

- Set up rules for automated Pay/Return decisions
- View exceptions and make Pay/Return decisions
- View the history of all decisions made in the last 180 days

WORKING EXCEPTION ITEMS

EXCEPTIONS MUST BE DECIDED BY 12:00 PM EVERY BUSINESS DAY

1. From the Slide-out menu, select 'Payment Fraud Control/ACH Positive Pay'.
2. Select Pending Decisions.
3. The Default View shows all ACH Transactions detailing which items fall within a rule and which items, if any need a decision.
 - a. This view can be sorted and/or filtered on any column header using the filter icon. Once your preferred view is configured, click on Save As to save your customized view.

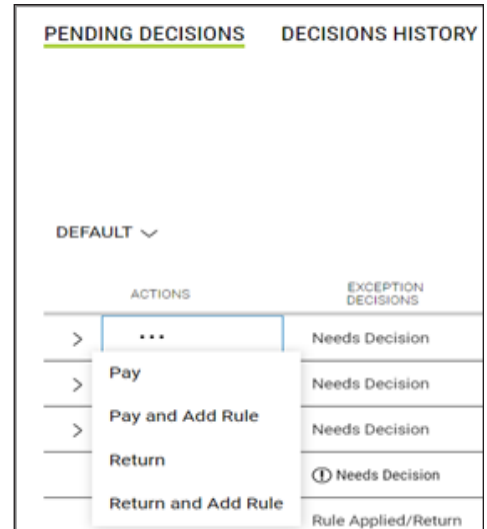


FILTERS		EXCEPTION DECISIONS (0)	Show Values	ACCOUNT NAME	ACCOUNT NUMBER	ORIGINATOR NAME	ORIGINATOR ID	AMOUNT	EFFECTIVE DATE
ACTIONS	EXCEPTION DECISIONS								
<p>• DEFAULT Changed Save As</p> <p>As of 10/13/2022 04:58 PM</p>									

WORKING EXCEPTION ITEMS *cont.*

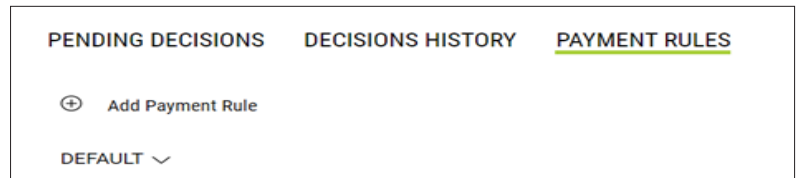
- Click on the ellipsis (the three dots) underneath the Actions Column to make a Decision on each item.
- There may be exceptions as the result of partially matched criteria. These exceptions will have an information icon to denote additional info is available on the exception.

EXCEPTIONS MUST BE DECISIONED BY 12:00 PM EVERY BUSINESS DAY



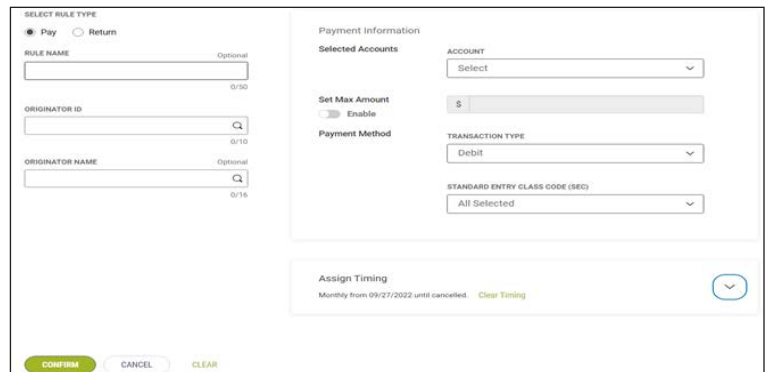
ADDING RULES

Rules can be added from the Pending Decisions menu as shown above or can be added using the Payment Rules tab.



PAYMENT RULES

- Adding a Rule from an Exception Item
 - Information from the transaction will automatically populate in the Rule. Carefully review each field for any changes, particularly the Amount field and the Assign Timing options. Rules with fewer fields completed will cover a broader range of transactions. Rules with more fields completed will only identify those transactions that meet all criteria within a rule.
- Adding a Rule from the Payment Rules tab: Information such as the Originator ID (required) and the Originator Name (optional) must match the ACH Transaction exactly.



PAYMENT RULES CONT.

3. Rule Field Definitions:

Rule Name	Field is optional and may serve as a reference for you to easily identify the Rule.
Originator ID	Mandatory field for ACH originating company identification number. You can add a new Originator ID or select from a predefined list that is based on previous incoming customer transactions.
Originator Name	Optional field for the ACH Company Name - must match the ACH Transaction exactly.
Account	Any accounts enrolled in ACH Positive Pay.
Set Max Amount (debit) Set Min Amount (credit)	As a default, no limits are set for transactions. By enabling the field you can enter a maximum dollar amount that the ACH Originator can debit from the account or a minimum dollar amount that the ACH Originator can credit to the account.
Transaction Type	Debit (default value) or Credit. Note that changing the Transaction Type to Credit will change "Set Max Amount" to "Set Min Amount."
SEC Code	All transaction types are selected by default. You may change it to pay specific ACH SEC Codes only.
Assign Timing	The Assign Timing option can be used to set more specific criteria about when transactions are considered authorized. If using this feature, it is recommended to select a range of allowable dates as transaction dates may fluctuate.

PAYMENT RULES - IMPORTANT INFORMATION

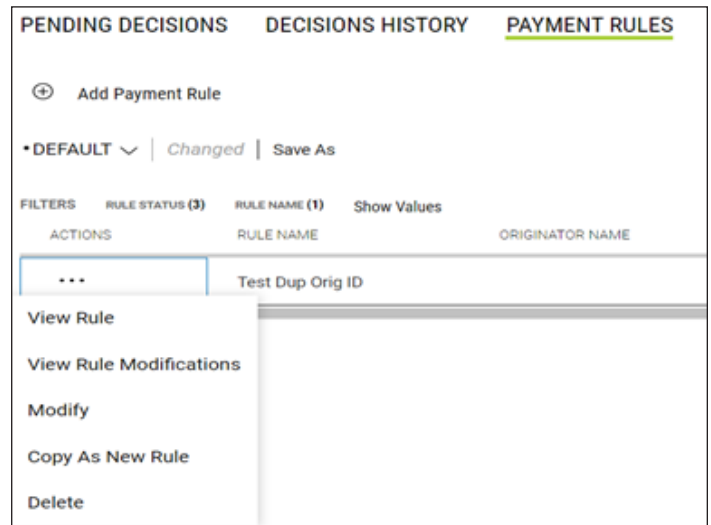
- If your company originates ACH transactions through Premier Business Connect, it is strongly recommended that you set up Payment Rule(s) for your own Originator ID. If you need help with your Originator ID please call (866) 764-8638, Menu 3, Option 3 for assistance.
- Any authorized Originators, including your company, that send both ACH Credits and ACH Debits will need separate rules established for each Transaction Type.

RETURN RULES

1. Return Rules can be added from an Exception using the Return and Add Rule option or on the Payment Rules screen.
2. If adding a Rule from the Exception, the information from the transaction will automatically populate in the Rule. Return Rules apply to all accounts enrolled in ACH Positive Pay and will return both Credit and Debit transactions.

MODIFYING EXISTING RULES

1. Rules can be modified from the Payment Rules tab by clicking on Modify in the ellipsis (the three dots) under the Actions column.
2. All active rules can be Modified or Deleted. When a rule has “Active/In Use” status, it means that rule applies to current transaction(s), and cannot be deleted before cutoff, though it can be modified.
 - a. During rule modification, if the change will impact any current transaction(s), a system notification will be shown before saving that rule.
3. All rule modifications are tracked and can be viewed by clicking on “View Rule Modifications” link. The current rule information is displayed on the top and all changes are shown in descending order with description of the change itself, the user who made the change and when it was made.



DECISIONS HISTORY

The Decisions History tab shows decisions made for up to 180 days. This feature is provided for research purposes. You cannot take any actions here, but you can filter and download the information for analysis or archival.

When a rule is applied to a transaction for pay or return decision, to view the applied rule, click on the “>” carat icon.

When the Exception was not decided and the system default was applied (Credits default to Pay, Debits default to Return), the Exception Decision column shows - Auto/Pay and Entered by shows - Auto.

Questions? Contact Us.

Commercial Services Support (M-F: 8am-6pm ET):
 1-866-764-8638, Menu 3, Option 3 or commercialservices@cbna.com.