



EASTERN TREASURY®

ACH Positive Pay

Digital One Business User Guide

December 2022



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ACH Positive Pay

About ACH Positive Pay

ACH Positive Pay helps mitigate the risk of fraud by allowing company users to review ACH debit 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 by the company in the defined 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.
- Users can review ACH exceptions and decide to pay or return them.
 - Users can create new payment rules based on exceptions they have decided to pay to prevent further exceptions from being generated for the originating companies.
- 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

A payment rule prevents future exceptions from being generated for an originating company. Payment rules can be added, edited, and deleted via the *Manage Exceptions Page* 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

another rule is set up with a maximum amount of \$100.00 for the CCD transaction type.

Only CCD debit transactions with amounts of \$100.00 or less will be allowed.

Manage ACH Payment Rules

Payment rules can be created or changed at any time.

1. Click **Account Services > ACH Positive Pay > Manage Payment Rules**.
2. **Add a Payment Rule:** Click the **ADD Authorization** link.
Change a Payment Rule: Click the more actions icon (•••) beside the payment rule you want to change and then click **Edit**.
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 - 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 – Add and Change

ACH Positive Pay							
Manage Exceptions	Exceptions Status	Manage Payment Rules					
Manage Payment Rules							Payment Rules Guidelines
Debit Account	Maximum Amount	ACH Transaction Type	Originator Company Name	Originator ID	Expires	Rule Type	
*4691	\$0.01	ALL	EASTERN DEMO 2	P143067731	12/30/9999	Ongoing	•••
*4691	\$0.00	ALL	EASTERN DEMO 1	P043067731	12/30/9999	Ongoing	•••

[+ Add Authorization](#)

Delete an ACH Payment Rule

Payment rules can be deleted any time.

1. Click **Account Services > ACH Positive Pay > Manage Payment Rules**.
2. Click the more actions icon (•••) beside the payment rule you want to delete and then click **Delete**.
3. Click **Yes Delete**.

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 decided by 8:00 pm is **Return**. Same Day items not decided 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

Accounts Summary

You are not entitled to view any account balances. Contact your administrator to gain account access.

Exception Decisions All decisions My decisions

Check ACH Positive Pay

● Indicates item waiting for your approval.

Auto decisioning rules apply if not approved by 08:00 PM ET.

● *4691DEMO CHECKING 1	EASTERN DEMO 1	Unauth Company	\$1.50
● *4691DEMO CHECKING 1	EASTERN DEMO 1	Unauth Company	\$1.00
● *4691DEMO CHECKING 1	EASTERN DEMO 1	Unauth Company	\$2.00
● *4691DEMO CHECKING 1	EASTERN DEMO 1	Unauth Company	\$0.50

- 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.

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 of Return is applied.

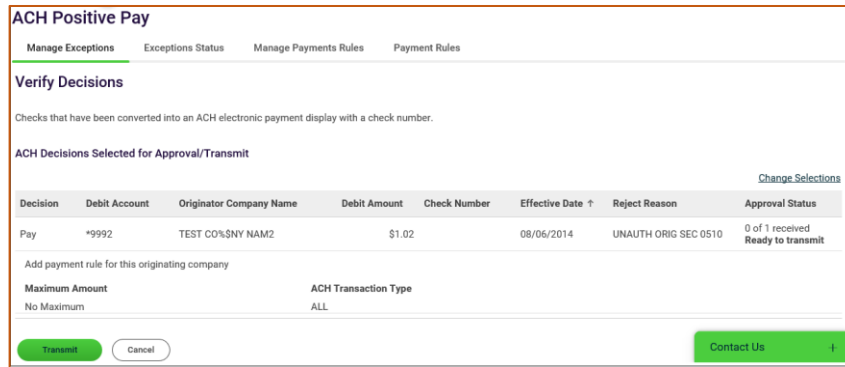
1. Click **Account Services > ACH Positive Pay > Manage Exceptions**.
2. Click the on each exception on which you want to make a decision.
3. Select a **Decision** option: **Pay** or **Return**.

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.

The screenshot shows the 'ACH Positive Pay' interface. At the top, there are tabs for 'Manage Exceptions', 'Exceptions Status', and 'Manage Payments Rules'. The main heading is 'Approve Decision'. Below this, there is a note: 'Checks that have been converted into an ACH electronic payment display with a check number.' and a 'New Selection' link. The 'Exception Details' section includes a 'Decision' dropdown menu with 'Pay' selected. There is an unchecked checkbox for 'Add payment rule for this originating company'. The 'Maximum Amount' is set to 'No Maximum'. The 'Debit Account' is '4491'. The 'Originator Company' is 'EASTERN DEMO 1'. The 'Debit Amount' is '\$0.50'. The 'Check Number' is '604207731'. The 'Effective Date' is '06/21/2021'. The 'Reject Reason' is 'Unauth Company'. The 'ACH Entry Class' is 'TEL'. The 'Approval Status' is '0 of 1 received'. A 'Transmit' button is located at the bottom left.

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

[Verify Decisions Page Sample](#)

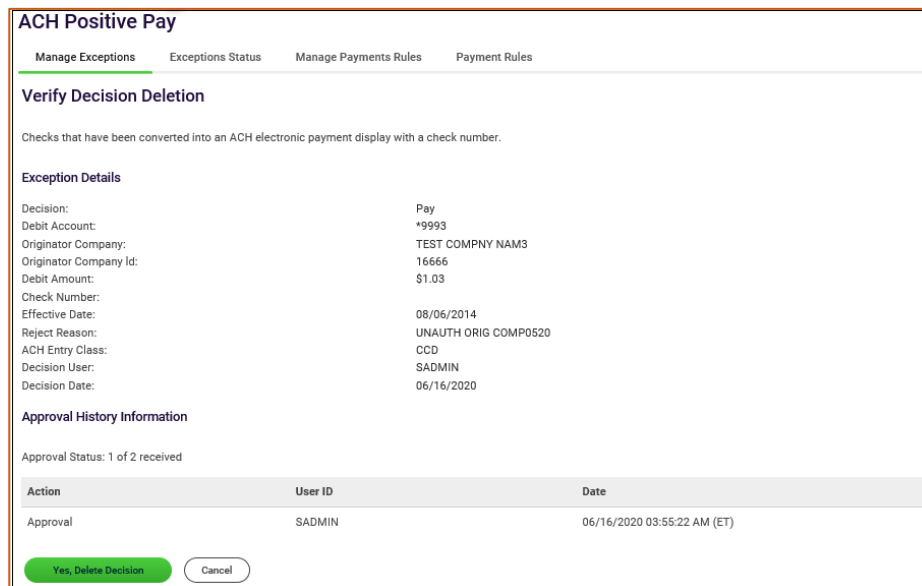


Delete an ACH Exception Decision

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.

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 to **Exception Details** heading.
4. Review the item as needed and then click **Yes, Delete Decision**.

Verify Decision Deletion Page Sample



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.

1. Click **Account Services > ACH Positive Pay > Exceptions Status**.
2. 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 range

Specific date or Date Range.

Exception type

Include all exceptions. Exceptions with and without a decision.

Decided - 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

ACH Positive Pay

Manage Exceptions Exceptions Status Manage Payments 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.

View criteria [Modify Search](#)

Decision	Account	Originator Company	Amount	Check Number	Effective Date	Reject Reason	Approval Status
Pay	*4591	EASTERN DEMO 1	\$0.02		11/09/2022	Unauth Company	1 of 1 received Transmitted
Pay	*4591	EASTERN DEMO 2A	\$0.09		11/18/2022	Unauth Company	1 of 1 received Transmitted
Default	*4591	EASTERN DEMO 1	\$0.03		11/09/2022	Unauth Company	
Pay	*4591	EASTERN DEMO 2A	\$0.04		11/09/2022	Unauth Amount	1 of 1 received Transmitted