

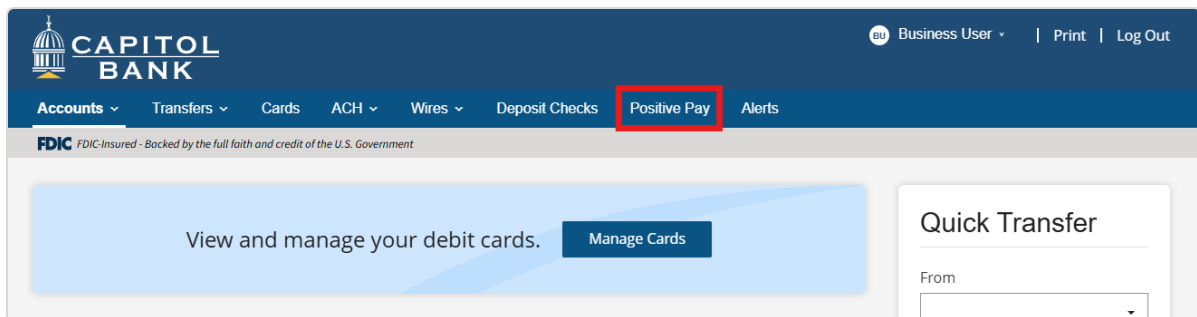
Review ACH exceptions and manage authorization rules

ACH Positive Pay flags electronic debits that don't match your authorization rules. Review each exception before the daily cutoff time, and add rules for companies you trust so their debits post automatically.

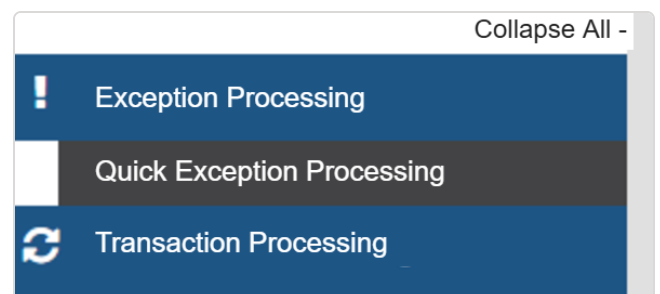
ACH exception processing

- 1 Sign in to Online Banking and select **Positive Pay** from the menu.

Tip Positive Pay opens in a new window. If nothing happens, allow pop-ups for Online Banking in your browser.



- 2 Select **Exception Processing**.



ACH exception processing (continued)

3 In the **Decisions Needed** list, select an ACH item, then choose **Pay** or **Return**.

Search exceptions

Decisions Needed (2)		\$11,846.24
Ops1000	UNAUTHORIZED ACH TRANSACTION	\$1,846.24
Ops1000	AMOUNT MISMATCH #17849	
Decided (1)		\$1,635.35
Total (3)		\$13,481.59

UNAUTHORIZED ACH TRANSACTION

Client ID: Ops1000
Amount: \$1,846.24

TEL / 345678912 / DR
TELE Purchase

Add Rule

Pay

Return

4 If you chose Return, select a **Return Reason** code. Click **Save**.

UNAUTHORIZED ACH TRANSACTION

Client ID: Ops1000
Amount: \$1,846.24

TEL / 345678912 / DR
TELE Purchase

Reason

Unauthorized

Cancel
Save

Tip You can change a decision until the cutoff time. To see decisions you've already made, expand the **Decided** list.

Decided (4)	\$8,392.64
Total (4)	\$8,392.64

ACH exception processing (continued)

5 Add an item to your authorized list

To add a rule, select **Add Rule** and:

- Enter a **Description**
- Set **SEC Code** to All
- Choose **Debits Only**
- Enter a **Max Allowable Amount** (leave blank for an unlimited limit)

Click **Save Rule**.

Add ACH Authorization Rule

Decision
Sample Rule

SEC Code
TEL

Company ID
345678912

Debits or Credits
Debits only

Max Allowable Amount
1846.24

Cancel Save Rule

Manage ACH authorization rules

1 Select **ACH Authorization Rules**, then select the + icon in the upper-right corner.

Collapse All -

! Exception Processing
Quick Exception Processing
Transaction Processing
Transaction Reports
System Reports
ACH Authorization Rules
Issued Check Processing Log

ACH Authorization Rules

+

Account Name

Rule Name

Company ID

SEC Code

Debits or Credits

Max Allowable Amount

Transaction Description

Notification Type

Cashiers Ch...	Allow Credits		ALL - All Sta...	Credits Only	\$99,999,999.99		Create Exception	
Interest Che...	Allow Credits		ALL - All Sta...	Credits Only	\$99,999,999.99		Create Exception	

Showing 2 results

1

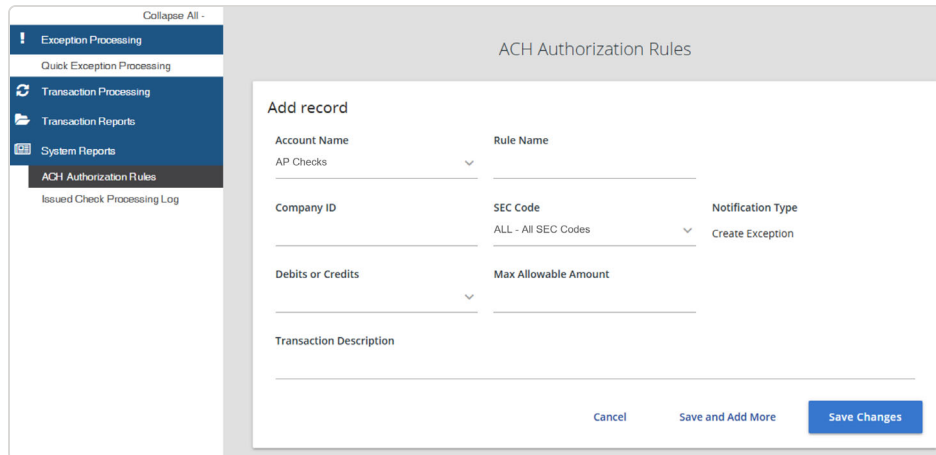
View 10

Manage ACH authorization rules (continued)

2 Complete the new rule:

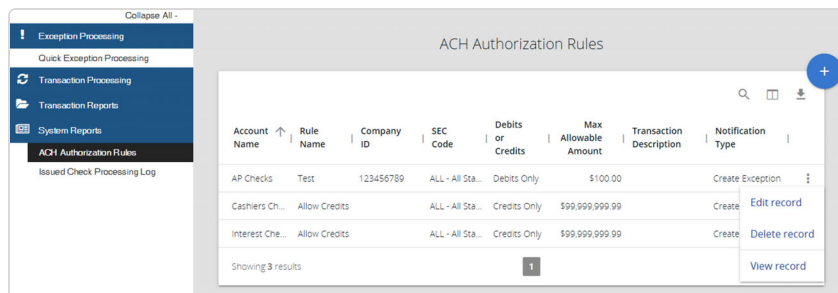
- **Account Name:** Select appropriate Account or Nickname (if more than one exists)
- Enter a **Description**
- Enter the **Company ID** exactly as provided by the company. Don't leave this blank.
- Set **SEC Code** to All
- Choose **Debits Only**
- Enter a **Max Allowable Amount** (leave blank for an unlimited limit)

Click **Save Changes**.



3 To change or remove a rule — for example, to raise its max allowable amount — select the menu button next to the rule and choose **Edit record** or **Delete record**.

Important Don't delete the **Credits Only** rule.



Account Name	Rule Name	Company ID	SEC Code	Debits or Credits	Max Allowable Amount	Transaction Description	Notification Type
AP Checks	Test	123456789	ALL - All Sta...	Debits Only	\$100.00		Create Exception
Cashiers Ch...	Allow Credits		ALL - All Sta...	Credits Only	\$99,999,999.99		Create Edit record
Interest Che...	Allow Credits		ALL - All Sta...	Credits Only	\$99,999,999.99		Create Delete record

Showing 3 results