Advanced protection and reporting for your ACH payment stream.

Kick fraud attempts back where they came from with ACH Positive Pay defenses

Harness the power of a complete product suite focused on Positive Pay, with ACH protections and reporting. Your team can verify payments, handle exceptions, track activity and generate reports, while receiving timely notifications. Positive Pay saves time, money and protects your business from fraud.

The Positive Pay Product Suite for ACH includes:

• Business managed ACH filters

• ACH exception decisioning

• Filter Notifications

• Notifications 30 minutes prior to cutoff

• Pay / Return decision history reporting

• Account-specific user entitlements

Control the Exception Rules for your business

You're in control. ACH Exception items are generated because they meet or violate an ACH Filter Rule. Businesses can define rules at the account level for ACH activity. Then every ACH transaction presented for payment is measured against these established rules to determine if further scrutiny is needed.

EXAMPLE — ACH rules define pre-approved ACH activity for an account and can include some of the following factors:

• **Originating company**

• **Amount range**

• **Debit or Credit stipulation**

• **Standard entry class**

ACH Filtering Block: Customers are notified when transactions do not meet requirements. For example: if an ACH transaction violates an established filter.

Notifications: ACH Positive Pay delivers notifications of exceptions that require attention via email, text or mobile push notifications.

Data Comparison: Eliminate keying errors by using current exceptions or exception history to create filters with pre-filled data.

Entitlements: ACH Positive Pay Entitlements provides the use with the ability to authorize access, review exception reports and choose to pay and return decisions.

Mitigate risk with ACH Filter Rules controls

ACH Filter Rules allow users with the appropriate entitlements to manage, create, edit, and delete ACH Filter Rules. Administrators can enable additional fraud mitigation controls by filtering out unauthorized ACH transactions to provide an additional layer of security to safeguard business assets.

1 Search ACH Exception Filter Rules allow users to search on Account, ACH Company Name, Company ID, SEC Code, Amount Transaction Type and Status to find specific Filter Rules.

2 Actions provide users with the ability to edit, clone or delete each itemized rule in the search results.

3 Details link expands the ACH Filter Rule to view additional information.

4 Audit trail catalogs who created, updated, or deleted the filter rule including:
- Username
- Action taken
- Date and time stamp

Create ACH Filter Rules anytime you want

Anytime during the workflow users can decide if new rule would be more appropriate. ACH Filter Rules filters transactions from specific payers by using their ACH company ID, ACH company name, types of pre-authorizations (SEC Codes) or designated transaction amounts. ACH Filter Rules can be utilized to allow or stop ACH Transactions that pose risk factors. ACH transactions that do not meet the filter rule criteria will generate an ACH Exceptions item that can be decisioned (Pay or Return) when working ACH Exception items with ACH Positive Pay.

1 Create New Filter is available at anytime within the work flow. When selected the Create ACH Filter Rule screen is activated.

2 ACH Filter Rule Settings provides the criteria needed to establish a new ACH Filter Rule. When the form is completed the user can review before confirming the new rule.

Start decisioning right from the dashboard

As soon as you log in, the Positive Pay Exceptions Dashboard widget puts everything you need at eye level to Pay, Return or view current ACH Exceptions. These useful features allows your team members to review exceptions, execute decisions right from the dashboard.
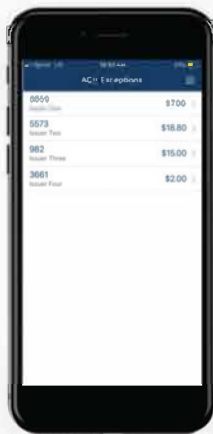

1. Pay All / Return All buttons enable users to select a single ACH Exceptions or bulk select multiple ACH Exceptions to process or return.

2. Relevant ACH Exceptions information. At a glance, users can swiftly review the information associated with each ACH Exception, including: Account Number, Company, Amount, Posted Date, SEC Code, and a Description.

3. Review gives the user the opportunity to see a focused view of their select items to be decisioned.

Perform decisions where they need to work

Whether on mobile or desktop, the ACH Exceptions decisioning process is clean and efficient. On the desktop, users can expand the filters to find a specific Positive Pay exception. 'Type to Filter' is available by simply typing either the Account number, ACH Company, Amount, Posted Date, Type, or SEC Code. On the mobile platform, you can quickly and easily access ACH Exceptions; however, 'Type to Filter' is available on desktop only.

Flexible ACH filters allow you or the customer to approve or reject all debits or credits, and then manage specific exceptions to those rules.

1 Search Filter for ACH Exceptions has search criteria including posted date and entry description.

2 Information icon provides information to help the user understand what they are seeing on the screen.

3 Create Filter Rule An ACH Filter Rule can be created while working an ACH Exceptions item. When selected, you are redirected to the Create ACH Filter Rule workflow.

4 Pay and Return Radio Buttons allow for quick itemization.

Leverage Historical Data to Your Advantage

Understanding the history of each activity is essential. The ACH Positive Pay Exceptions Decision Activity flow provides an easy-to-follow historical review with detailed auditing, making it easier for users to comprehend the sequence of events and identify issues.

1 Search Filter includes All Decisioned Items, Paid Items, Returned Items, as well as No Decisions.

2 Information icon provides information to help the user understand what they are seeing on the screen.

3 Type to Filter for faster searching across results, based on account number, checking number, dates, etc.

Grant & Manage Entitlements for your users

Administrators will have the ability to manage user access and set specific limitations. Additionally, the company administrator can assign Positive Pay entitlements to authorized users.

Positive Pay Entitlements:

- **Work ACH Exceptions**
- **Create ACH Filter**
- **Edit ACH Filter**
- **Delete ACH Filter**
- **View ACH Filter**

Let's keep the conversation going.
For more information on ACH,
Wires, Reporting or our
Treasury One Professional
platform in general, contact us.