

ACH Positive Pay Manual

Decision ACH exceptions, view item activity and manage filters.

ACH Exceptions

Use ACH Exceptions to review exceptions to determine if the items should be paid or returned unpaid.

- Go to **Payments > Positive Pay > ACH Exceptions**
- Select **Pay** or **Return** for each exception item
- Select **Review**
- **Confirm** to finalize the decision
- The following confirmation message appears: **Decisions Saved Successfully!**

NOTE: ACH Positive Pay items can only be decided once.

NOTE: Exceptions can be decided through the Positive Pay widget on the dashboard.

Pay	Return	Account	ACH Company	Amount	Posted Date	Type	SEC Code	Description
☐	☐	Checking	BILL PAY	\$98,761.49	06/05/2023	ACH Debit	CCD	BILL PMT BILL PAY CCD 38851
☐	☐	Checking	BILL PAY	\$215,721.77	06/05/2023	ACH Credit	PPD	BillPay BILL PAY PPD
☐	☐	Checking	BILL PAY	\$243,735.89	06/05/2023	ACH Debit	CCD	BILL PMT BILL PAY CCD 38851
☐	☐	Checking	BILL PAY	\$35,269.68	06/05/2023	ACH Credit	PPD	BillPay BILL PAY PPD

ACH Exceptions – Decision Activity

Use the ACH Exceptions – Decision Activity page to view past exceptions and the decision made.

- Go to **Payments > Positive Pay > ACH Exceptions-Decision Activity**
- **Download:** Use this to download a CSV file of the decided activity displayed
- **Print:** Use this to print the decided activity displayed
- Search decision activities using the **Search ACH Exceptions – Decision Activity**
 - **Decision Taken:** All, Pay, Return or No Decision
 - **Account:** Select All Accounts or a specific account
 - **Posted Date:** Select a specific date or date range
 - **SEC Code:** All Selected
 - **Entry Description:** This field can be left blank

NOTE: A filter rule can be created from a decided item by selecting **Create Filter Rule** on the **ACH Exceptions – Decision Activity** page. Clear the Amounts field to allow all transactions from the newly approved company filter.

ACH Exceptions – Filter Rules

Use the ACH Exceptions Filter Rules to view the current filters and manage filters.

- Go to **Payments > Positive Pay > ACH Exceptions-Filter Rules**
- **Create New Filter:** Use this button to set up a new ACH Filter Rule

- **Download:** Use this to download a CSV file of the current ACH Filter Rules
- **Print:** Use this to print the current ACH Filter Rules
- Search decision activities using the ***Search ACH Exceptions – Filter Rules***
 - **Account:** Select All Accounts or a specific account
 - **ACH Company Name:** This field can be left blank
 - **Company ID:** This field can be left blank
 - **SEC Code:** All Selected
 - **Amount:** This field can be left blank
 - **Transaction Type:** All, Credit or Debit
 - **Status:** All, Active or Inactive
- **Actions:**
 - Edit: Modify an existing filter

NOTE: Can not change the SMBT account the filter was originally created.

 - Clone Criteria: Copy a filter to then define all fields
 - Delete: Remove a filter entirely
- **Details:** Access additional details about the ACH Filter Rule

Search ACH Exceptions - Filter Rules	ACH Exceptions - Filter Rules ⓘ ACH Exceptions ACH Exceptions - Decision Activity									
	Create New Filter Download Print									
	Rule Name	Account	ACH Company Name	Company ID	SEC	Amount	Transaction Type	Status	Actions	Open All
		xxx3416				\$0.00 - \$9,9...	Debit Not Allowed	ACTIVE	Actions ▾	Details
	Viewing 1 of 1 item									

NOTE: Filter rules created by the bank will display the username as “Financial Institution” in the Audit details.

Creating New Filter

- Go to **Payments > Positive Pay > ACH Exceptions – Filter Rules**
- Select **Create New Filter**
- Complete the required fields
 - **Account:** Select an account from the search list
 - **Filter Rule Name:** Enter a name for the filter for identification
 - **Company ID:** Enter the Company ID of the company (generally their tax ID number)

TIP: Contact Treasury Services for assistance locating the ID.
 - **Transaction Type:** Debit Allowed
 - **Amount:** This field can be left blank to allow all amounts, or a range or specific amount can be defined.
 - **SEC Code:** This field can be left blank to capture all transactions or you can enter a specific SEC Code.
 - **ACH Company Name:** This field can be left blank.

NOTE: If a company name is entered, it must match the received transaction exactly for the filter to allow the transactions through without review.

 - **Expiration Date:** Define the expiration as needed. If left blank, the filter will not expire.
- Select **Review**
- Select **Save Filter Rule** to complete

ACH Exceptions - Create ACH Filter Rule

1. Create ACH Filter

2. Review

3. Confirm

ACH Filter Rule Settings

Select an account to load its filter settings ⓘ

Account Filter Settings

* Indicates Required field

Account *

Filter Rule Name *

Company ID *

Transaction Type *

Amount

SEC Code

ACH Company Name ⓘ

Expiration Date

Amount Range

Specific Amount

\$0.00

to

Range end

Credit Allowed

Debit Allowed

Review

ACH Filter Rules