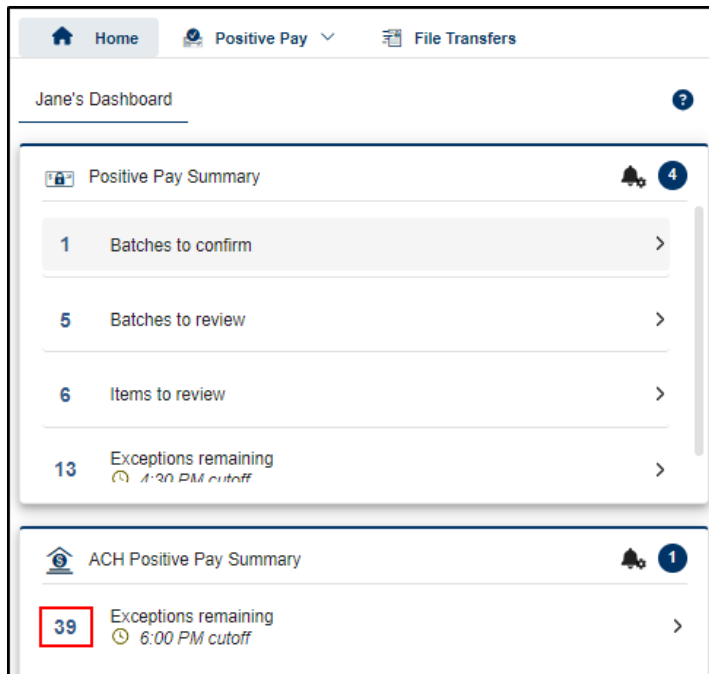


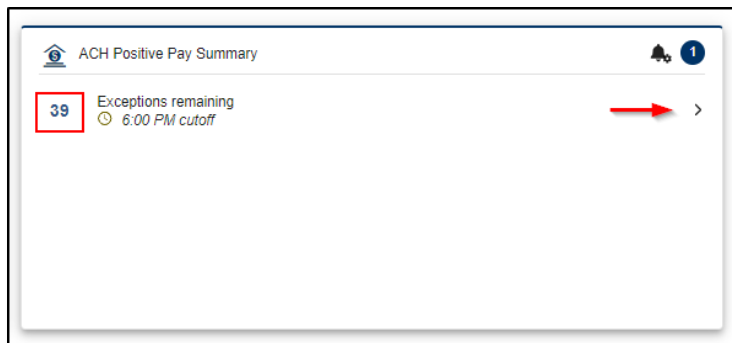
ACH POSITIVE PAY – EXCEPTION ITEMS AND DECISIONING

This guide provides instructions for viewing and decisioning ACH exception items.



ACH Exception Items

The ACH Positive Pay Summary widget provides an overview of items pending review or *Exceptions remaining*. In this example there are 39 exceptions that need to be reviewed for pay or return decisions before the business day cutoff time.

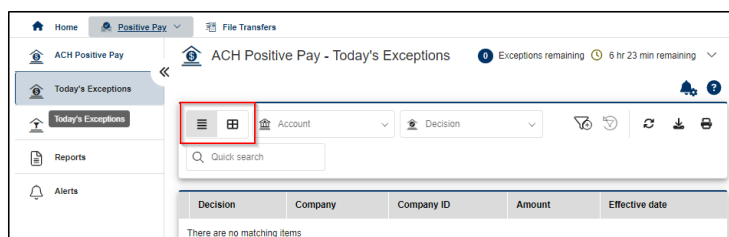


STEP 1: REVIEWING ACH EXCEPTIONS

Select *Exceptions remaining* to view the details of the ACH exception item(s).

Two report options are available.
Detailed Report - List View or
Summary Report - Summary View.

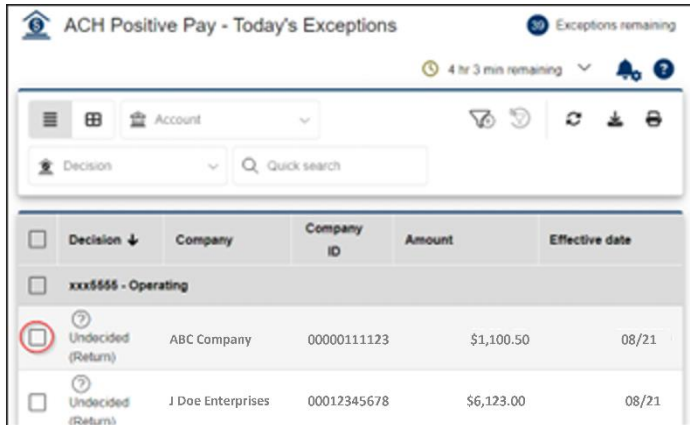
- Hover over the menu icons in the header and choose one of the following options:



List View

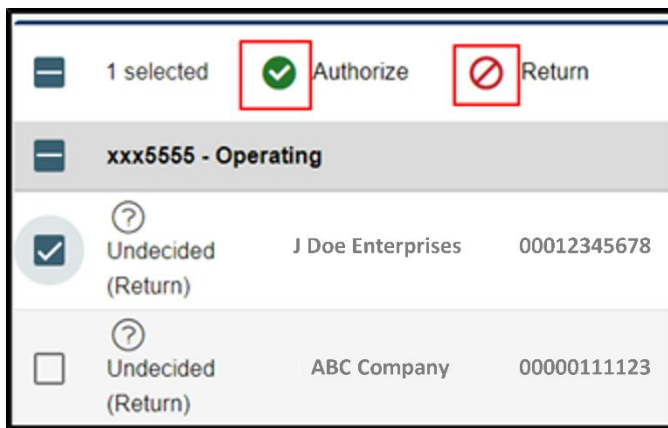


Summary View



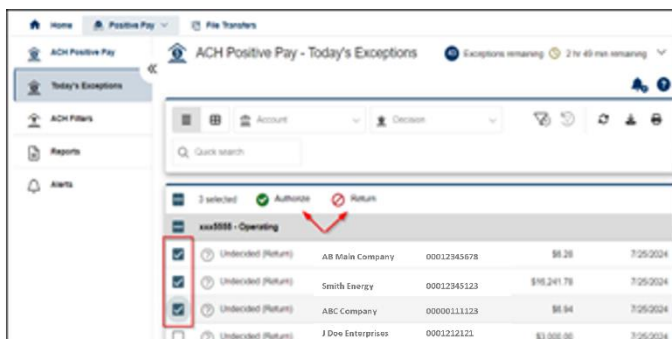
STEP 2: DECISIONING ACH EXCEPTIONS

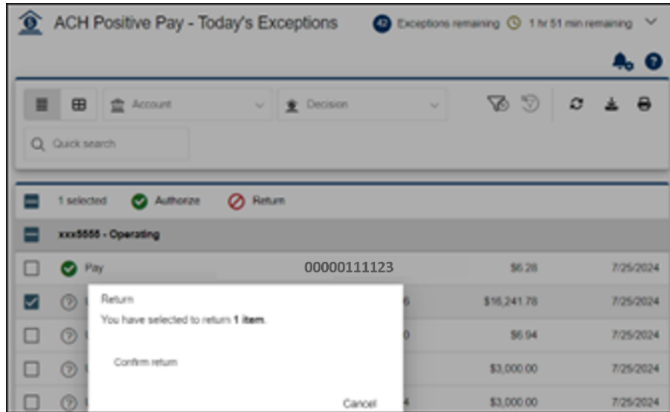
- Review the item amount and Company name to determine if the ACH debit is recognized.
- Once you select the box to the left of the item a roll down menu will appear at the top of the exception list.
- Select to Authorize or Return from the menu that appears above the item once selected.



STEP 3: RETURN AN ITEM

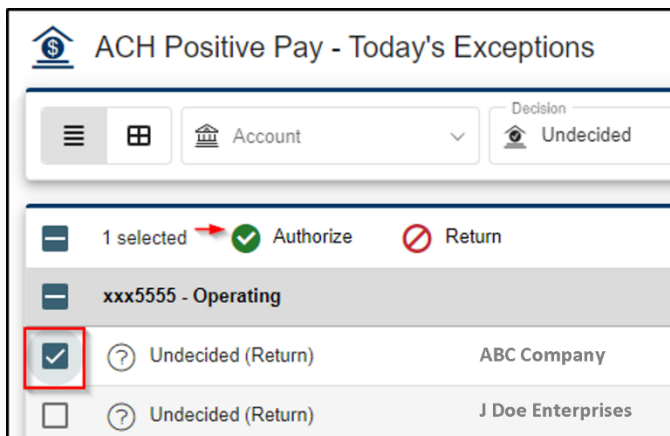
To return an ACH item, select the item or items and click the *Return Item* button on the top menu.





decision items marked as return

☐	Decision ↓	Company
☐	xxx5555 - Operating	
☐	⓪ Undecided (Return)	ABC Company
☐	ⓧ Return	J Doe Enterprises



Selecting Return will bring up a pop-up window to confirm your selection.

- Click on *Confirm return* or you can select *Cancel* if you need to review it again.

Note: If an ACH item is returned, it will be removed from the account history. You will not see a credit nor debit to the account.

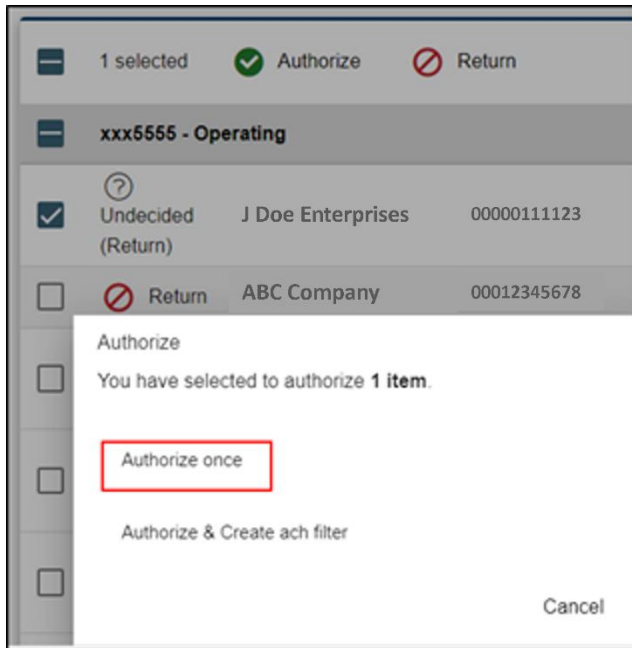
Confirmation of the Return selection will present a quick pop-up marking "decision items marked as return".

The Exception list is updated and will now indicate the **Return** decision was made.

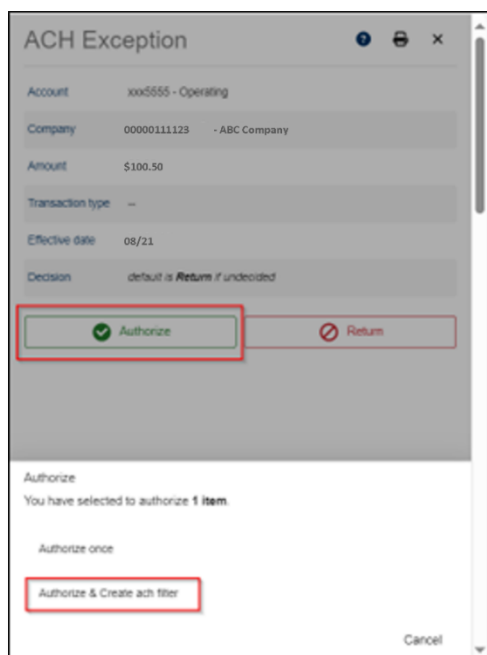
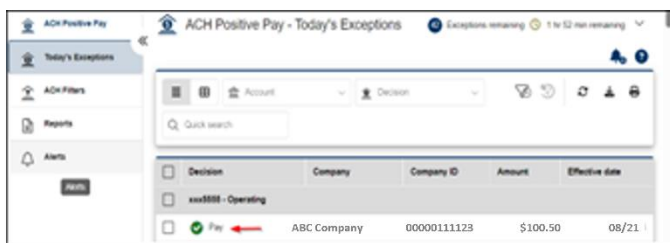
STEP 4: PAY AN ACH EXCEPTION

To authorize a payment of the ACH item without creating a filter,

- Select the appropriate item(s) from the list and click the *Authorize* button on the top menu.



decision items marked as pay



There are 2 options when authorizing an ACH exception.

- Authorize once
- Authorize and Create ACH filter

Authorize once: To authorize an item once without creating a filter for future payments,

- Click the *Authorize Once* radial button.
- Click the *Authorize* button at the bottom which will confirm the pay decision.

If this company ID is presented in the future, it will appear as an exception for review and approval.

The Exception list is updated and will now indicate the **Pay** decision was made.

Authorize and Create a Filter: To authorize current and subsequent items from this Company ID,

- Click on Authorize
- Select the *Authorize and Create ACH filter* option.

A new screen will pop up to create a New ACH Filter.

When creating the filter, be sure to complete the additional fields.

- **Maximum amount limit** (*Anything above this limit will be presented as an exception for review and approval*)
- **Expiration Date**
 - *We suggest a date be entered, otherwise it defaults to no end date*
- Click Save.

Please note that adding or deleting an ACH filter may take up to one business day to update.

To check the status of an ACH filter, hover over the tooltip to see the status message.

Examples:

Security Systems	4458876	 Pending Create 	This filter is pending create.
Test New Filter	11111111	 Pending Create - In Review 	This ACH Debit Authorization is under dual control review.