

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. You can verify payments, handle exceptions, track activity and generate reports, while receiving timely notifications. Positive Pay saves time, money and protects your business from fraudulent activity.

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 violated an established filter.



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



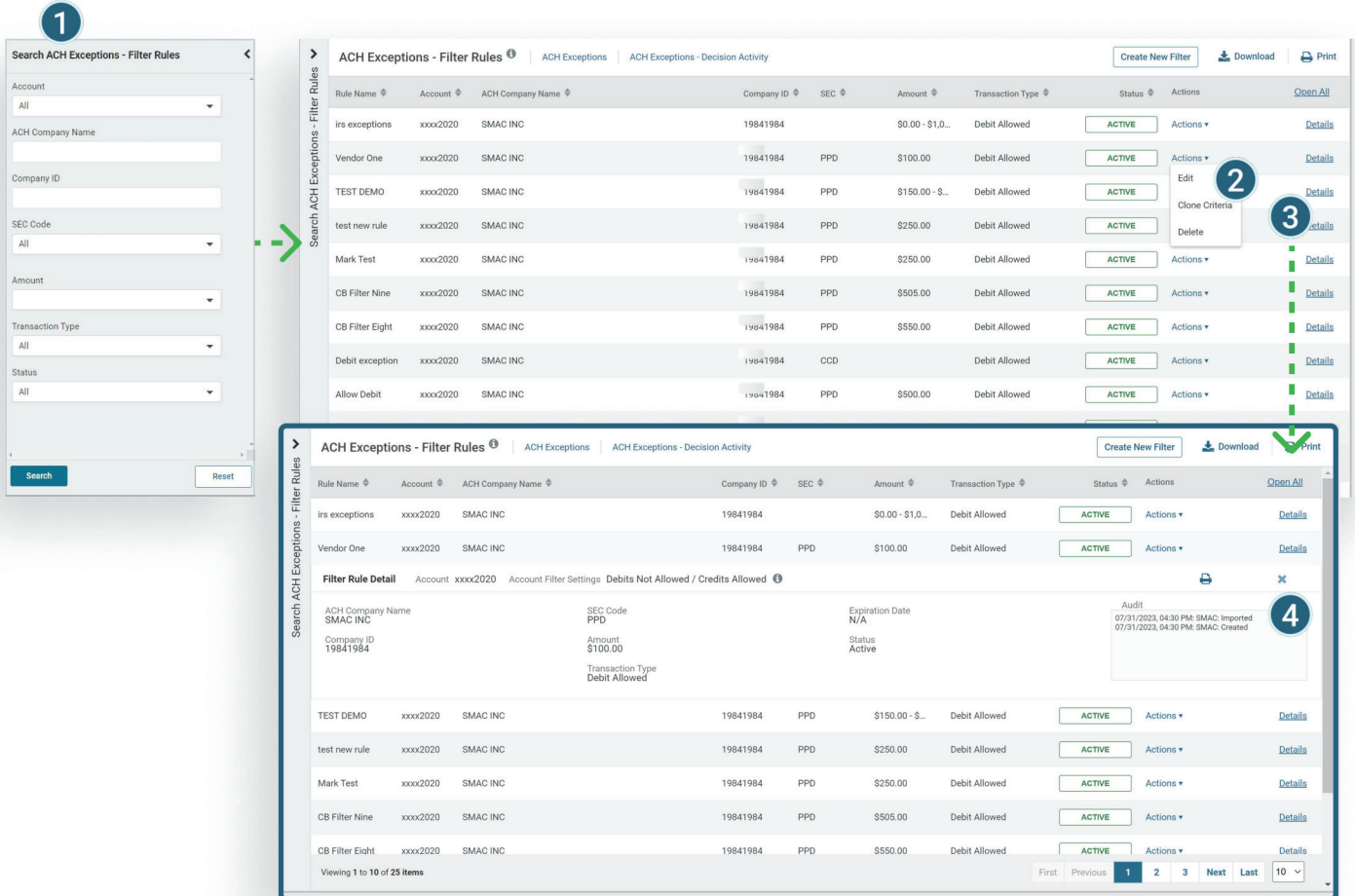
Data Comparison eliminates keying errors by using current exceptions or exception history to create filters with pre-filled data.



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

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 your business assets.



The screenshot illustrates the ACH Filter Rules management interface. It is divided into four numbered sections:

- Search ACH Exception Filter Rules:** A sidebar on the left containing search filters for Account, ACH Company Name, Company ID, SEC Code, Amount, Transaction Type, and Status. A green arrow points from this sidebar to the main table.
- Table of Filter Rules:** A main table listing various filter rules with columns for Rule Name, Account, ACH Company Name, Company ID, SEC, Amount, Transaction Type, Status, and Actions. A dropdown menu is open over the 'Actions' column for the 'Vendor One' rule, showing options for Edit, Clone Criteria, and Delete.
- Filter Rule Detail:** A detailed view of the 'Vendor One' rule, showing its specific settings: Account (xxxx2020), ACH Company Name (SMAC INC), Company ID (19841984), SEC Code (PPD), Amount (\$100.00), and Transaction Type (Debit Allowed).
- Audit Trail:** A section showing the audit history for the rule, including the user who created it (SMAC) and the timestamp (07/31/2023, 04:30 PM).

1. Search ACH Exception Filter Rules allow users to search on Account, ACH Company Name, Company ID, SEC Code, Amount Transaction Type and Statue 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 catalog 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 items that can be decided (Pay or Return) when working ACH Exception items with ACH Positive Pay.

Search ACH Exceptions - Filter Rules

ACH Exceptions - Filter Rules ³ | ACH Exceptions | ACH Exceptions - Decision Activity

Create New Filter | Download | Print

Account	Rule Name	Account	ACH Company Name	Company ID	SEC	Amount	Transaction Type	Status	Actions	Open All
All	irs exceptions	xxxx2020	SMAC INC	19841984		\$0.00 - \$10...	Debit Allowed	ACTIVE	Actions	Details
ACH Company Name	Vendor One	xxxx2020	SMAC INC	19841984	PPD	\$100.00	Debit Allowed	ACTIVE	Actions	Details
Company ID	TEST DEMO	xxxx2020	SMAC INC	19841984	PPD	\$150.00 - \$...	Debit Allowed	ACTIVE	Actions	Details
SEC Code	test new rule	xxxx2020	SMAC INC	19841984	PPD	\$250.00	Debit Allowed	ACTIVE	Actions	Details
All	Mark Test	xxxx2020	SMAC INC	19841984	PPD	\$250.00	Debit Allowed	ACTIVE	Actions	Details
Amount	CB Filter Nine	xxxx2020	SMAC INC	19841984	PPD	\$505.00	Debit Allowed	ACTIVE	Actions	Details
Transaction Type	CB Filter Eight	xxxx2020	SMAC INC	19841984	PPD	\$550.00	Debit Allowed	ACTIVE	Actions	Details
All	Debit exception	xxxx2020	SMAC INC	19841984	CCD		Debit Allowed	ACTIVE	Actions	Details
Status	Allow Debit	xxxx2020	SMAC INC	19841984	PPD	\$500.00	Debit Allowed	ACTIVE	Actions	Details
All	Union	xxxx2021	SMAC INC	19841984	PPD	\$0.00 - \$30...	Debit Allowed	ACTIVE	Actions	Details

ACH Exceptions - Create ACH Filter Rule

1. Create ACH Filter | 2. Review | 3. Confirm

2 ACH Filter Rule Settings

Select an account to load its filter settings ⁱ
Account Filter Settings ⁱ * indicates Required field

Account *

Filter Rule Name *

Company ID *

Transaction Type * Credit Allowed Debit Allowed

Amount to Range end

SEC Code

ACH Company Name ⁱ

Expiration Date

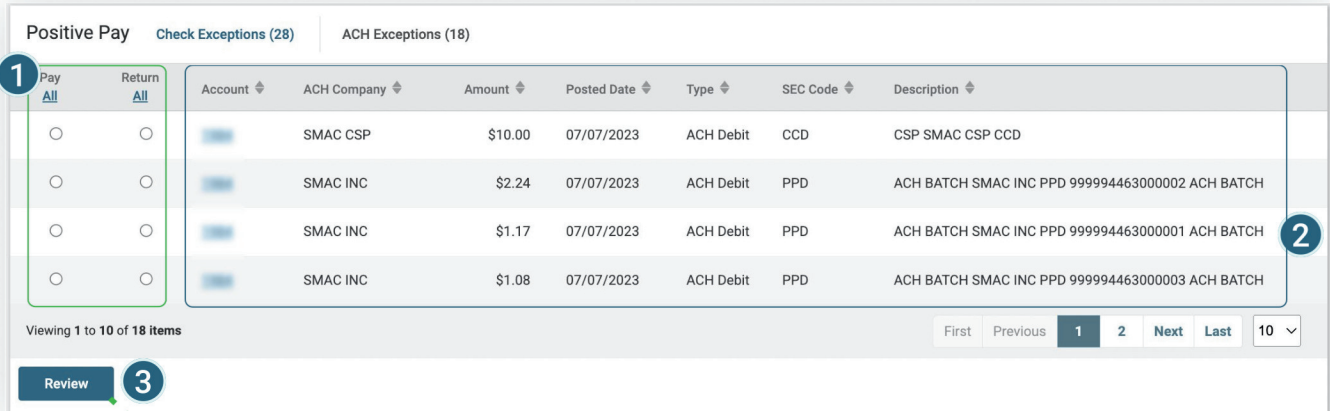
Review ACH Filter Rules

1. Create New Filter is available at any time within the workflow. 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 allow your team members to review exceptions, execute decisions right from the dashboard.



Positive Pay | Check Exceptions (28) | ACH Exceptions (18)

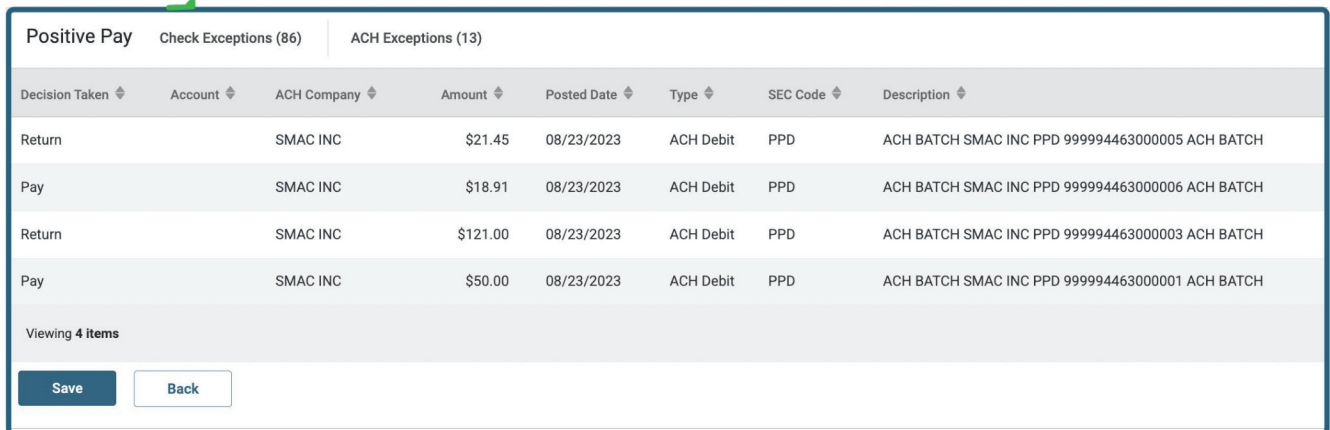
1 **Pay All** | **Return All**

Account	ACH Company	Amount	Posted Date	Type	SEC Code	Description
[blurred]	SMAC CSP	\$10.00	07/07/2023	ACH Debit	CCD	CSP SMAC CSP CCD
[blurred]	SMAC INC	\$2.24	07/07/2023	ACH Debit	PPD	ACH BATCH SMAC INC PPD 999994463000002 ACH BATCH
[blurred]	SMAC INC	\$1.17	07/07/2023	ACH Debit	PPD	ACH BATCH SMAC INC PPD 999994463000001 ACH BATCH
[blurred]	SMAC INC	\$1.08	07/07/2023	ACH Debit	PPD	ACH BATCH SMAC INC PPD 999994463000003 ACH BATCH

Viewing 1 to 10 of 18 items

First Previous **1** 2 Next Last 10

Review 3



Positive Pay | Check Exceptions (86) | ACH Exceptions (13)

Decision Taken	Account	ACH Company	Amount	Posted Date	Type	SEC Code	Description
Return	[blurred]	SMAC INC	\$21.45	08/23/2023	ACH Debit	PPD	ACH BATCH SMAC INC PPD 999994463000005 ACH BATCH
Pay	[blurred]	SMAC INC	\$18.91	08/23/2023	ACH Debit	PPD	ACH BATCH SMAC INC PPD 999994463000006 ACH BATCH
Return	[blurred]	SMAC INC	\$121.00	08/23/2023	ACH Debit	PPD	ACH BATCH SMAC INC PPD 999994463000003 ACH BATCH
Pay	[blurred]	SMAC INC	\$50.00	08/23/2023	ACH Debit	PPD	ACH BATCH SMAC INC PPD 999994463000001 ACH BATCH

Viewing 4 items

Save **Back**

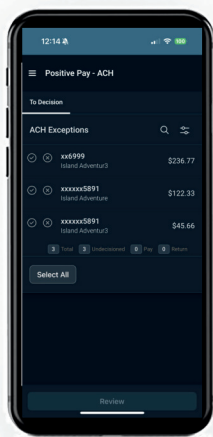
1. Pay All/Return All buttons enable users to select a single ACH

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.

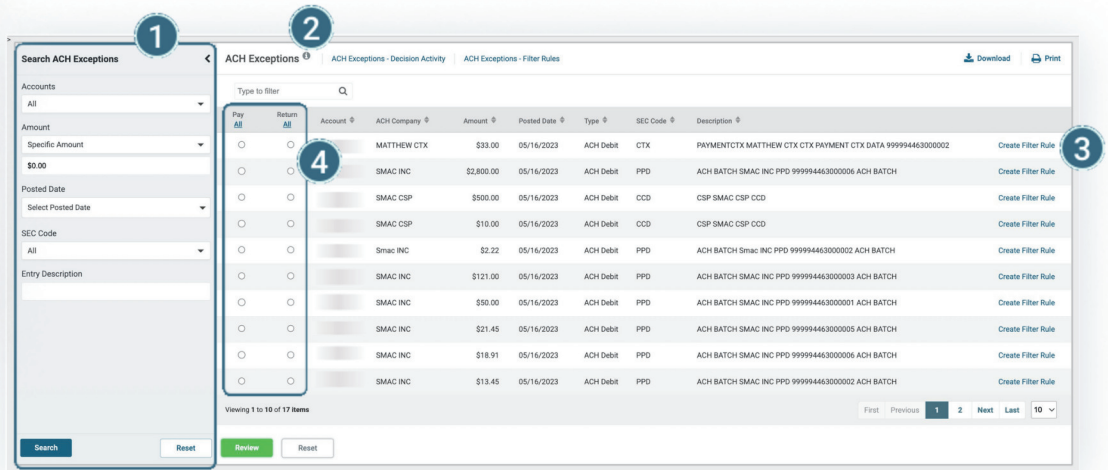
3. Review gives the user the opportunity to see a focused view of their selected items to be decided.

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.



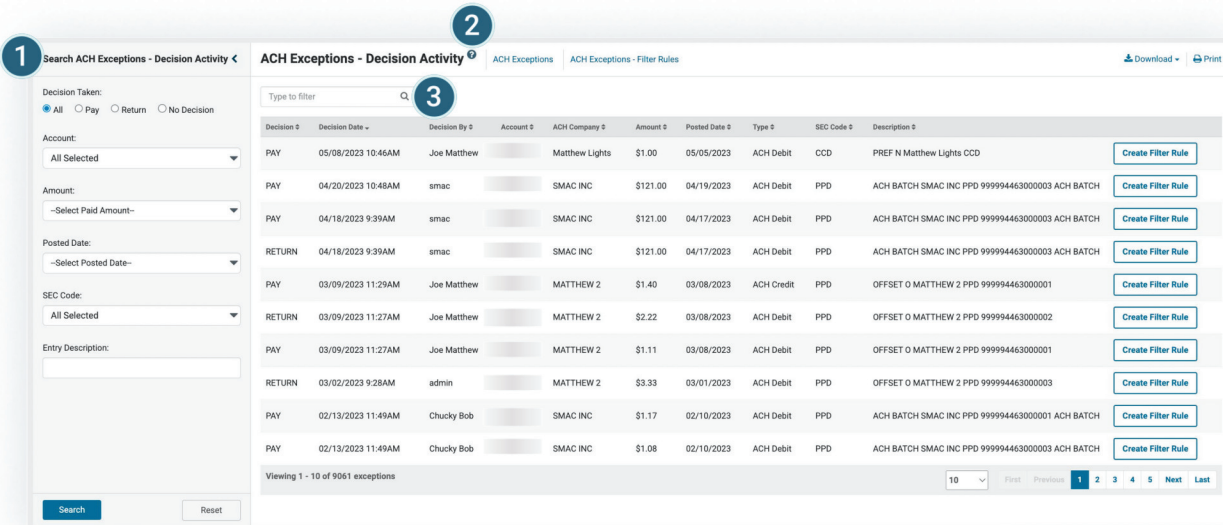
The desktop interface shows a search filter on the left (1), an information icon (2), a table of exceptions with 'Pay All' and 'Return All' radio buttons (4), and a 'Create Filter Rule' button (3).

Pay All	Return All	Account	ACH Company	Amount	Posted Date	Type	SEC Code	Description	Create Filter Rule
<input type="radio"/>	<input type="radio"/>	MATTHEW CTX		\$33.00	05/16/2023	ACH Debit	CTX	PAYMENTCTX.MATTHEW CTX CTX PAYMENT CTX DATA 999994463000002	Create Filter Rule
<input type="radio"/>	<input type="radio"/>	SMAC INC		\$2,800.00	05/16/2023	ACH Debit	PPD	ACH BATCH SMAC INC PPD 999994463000006 ACH BATCH	Create Filter Rule
<input type="radio"/>	<input type="radio"/>	SMAC CSP		\$500.00	05/16/2023	ACH Debit	CCD	CSP SMAC CSP CCD	Create Filter Rule
<input type="radio"/>	<input type="radio"/>	SMAC CSP		\$10.00	05/16/2023	ACH Debit	CCD	CSP SMAC CSP CCD	Create Filter Rule
<input type="radio"/>	<input type="radio"/>	Smac INC		\$2.22	05/16/2023	ACH Debit	PPD	ACH BATCH Smac INC PPD 999994463000002 ACH BATCH	Create Filter Rule
<input type="radio"/>	<input type="radio"/>	SMAC INC		\$121.00	05/16/2023	ACH Debit	PPD	ACH BATCH SMAC INC PPD 999994463000003 ACH BATCH	Create Filter Rule
<input type="radio"/>	<input type="radio"/>	SMAC INC		\$50.00	05/16/2023	ACH Debit	PPD	ACH BATCH SMAC INC PPD 999994463000001 ACH BATCH	Create Filter Rule
<input type="radio"/>	<input type="radio"/>	SMAC INC		\$21.45	05/16/2023	ACH Debit	PPD	ACH BATCH SMAC INC PPD 999994463000005 ACH BATCH	Create Filter Rule
<input type="radio"/>	<input type="radio"/>	SMAC INC		\$18.91	05/16/2023	ACH Debit	PPD	ACH BATCH SMAC INC PPD 999994463000006 ACH BATCH	Create Filter Rule
<input type="radio"/>	<input type="radio"/>	SMAC INC		\$13.45	05/16/2023	ACH Debit	PPD	ACH BATCH SMAC INC PPD 999994463000002 ACH BATCH	Create Filter Rule

- 1. Search Filter** for ACH Exceptions has search criteria including posted date and entry descriptions.
- 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.



Decision	Decision Date	Decision By	Account	ACH Company	Amount	Posted Date	Type	SEC Code	Description
PAY	05/08/2023 10:46AM	Joe Matthew		Matthew Lights	\$1.00	05/05/2023	ACH Debit	CCD	PREF N Matthew Lights CCD
PAY	04/20/2023 10:48AM	smac		SMAC INC	\$121.00	04/19/2023	ACH Debit	PPD	ACH BATCH SMAC INC PPD 999994463000003 ACH BATCH
PAY	04/18/2023 9:39AM	smac		SMAC INC	\$121.00	04/17/2023	ACH Debit	PPD	ACH BATCH SMAC INC PPD 999994463000003 ACH BATCH
RETURN	04/18/2023 9:39AM	smac		SMAC INC	\$121.00	04/17/2023	ACH Debit	PPD	ACH BATCH SMAC INC PPD 999994463000003 ACH BATCH
PAY	03/09/2023 11:29AM	Joe Matthew		MATTHEW 2	\$1.40	03/08/2023	ACH Credit	PPD	OFFSET 0 MATTHEW 2 PPD 999994463000001
RETURN	03/09/2023 11:27AM	Joe Matthew		MATTHEW 2	\$2.22	03/08/2023	ACH Debit	PPD	OFFSET 0 MATTHEW 2 PPD 999994463000002
PAY	03/09/2023 11:27AM	Joe Matthew		MATTHEW 2	\$1.11	03/08/2023	ACH Debit	PPD	OFFSET 0 MATTHEW 2 PPD 999994463000001
RETURN	03/02/2023 9:28AM	admin		MATTHEW 2	\$3.33	03/01/2023	ACH Debit	PPD	OFFSET 0 MATTHEW 2 PPD 999994463000003
PAY	02/13/2023 11:49AM	Chucky Bob		SMAC INC	\$1.17	02/10/2023	ACH Debit	PPD	ACH BATCH SMAC INC PPD 999994463000001 ACH BATCH
PAY	02/13/2023 11:49AM	Chucky Bob		SMAC INC	\$1.08	02/10/2023	ACH Debit	PPD	ACH BATCH SMAC INC PPD 999994463000003 ACH BATCH

- 1. Search Filter** includes All Decision Items, Paid, Returned, as well as No Decisions.
- 2. Information Icon** provides the users with information to help them understand what they are seeing on the screen.
- 3. Type to Filter** for faster searching across results, based on account number, check number, dates, etc.

Grant & Manage Entitlements for Your Users

Team managers 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 cash management platform in general, contact us.