

Positive Pay Solutions

ACH Positive Pay & ACH CR Positive Pay

CLIENT USER GUIDE



This document is intended to provide the reader with information related to ACH POSITIVE PAY and ACH CR POSITIVE PAY.

If you see a feature within this documentation that is not currently enabled for your organization, contact us at (815) 338-2300 for assistance.



Table of Contents

A. WELCOME TO ACH POSITIVE PAY AND ACH CR POSITIVE PAY!	4
I. SERVICE OVERVIEW	4
A. Introduction to ACH POSITIVE PAY & ACH CR POSITIVE PAY	4
II. NOTIFICATION LEVELS	6
III. DASHBOARD	8
A. Using the Dashboard	8
B. Dashboard and Additional File Loads After EOD	11
C. Create Client Users	11
IV. USER ACCOUNTS AND PRIVILEGES	14
A. User Privilege Dependencies	14
B. Client User Privileges	15
V. PREFERENCES	18
A. Preferences	18
B. ACH POSITIVE PAY and ACH CR POSITIVE PAY for ACH Debits and Credits	20
I. NOTIFICATION RULES	20
A. Setup Notification Method and Condition	20
II. TRANSACTION HISTORY	27
A. View Transaction History	27
B. Change Transaction Status	32
III. APPROVED LIST	37
A. Add to Approved List From Setup Menu	38
B. Add to Approved List From Transaction History	42
C. Approved List Failure Reasons	45
IV. BLOCKED LIST	46
A. Add to Blocked List From Setup Menu	47
B. Add to Blocked List From Transaction History	51
C. Block List Failure Reasons	52
V. REPORTS	53
A. Notification Rules Report	53
B. Approved List Report	55
C. Block List Report	57
APPENDIX A – MESSAGE ALERTS	600



A. WELCOME TO ACH POSITIVE PAY AND ACH CR POSITIVE PAY!

I. SERVICE OVERVIEW

ACH POSITIVE PAY and ACH CR POSITIVE PAY are **two separate Positive Pay services** designed to empower account holders with the ability to prevent financial loss due to unauthorized incoming ACH debit (ACH POSITIVE PAY) and credit (ACH CR POSITIVE PAY) transactions. Certain types of fraudulent ACH debit and credit transactions must be returned to the originating financial institution by the opening of the 2nd business day following the settlement date. This means businesses must identify these transactions same day and return any unauthorized transactions immediately to prevent financial loss.

The ACH POSITIVE PAY (debit) module can be used singularly, but ACH CR POSITIVE PAY (credit) cannot be utilized without also having the ACH POSITIVE PAY (debit) module.

This guide is intended to provide information to clients to aid in using this service in a manner that suits their specific needs.

A. Introduction to ACH POSITIVE PAY & ACH CR POSITIVE PAY

Both the ACH POSITIVE PAY and ACH CR POSITIVE PAY modules are highly configurable. This guide will outline all ACH POSITIVE PAY and ACH CR POSITIVE PAY functionality. A list of features for both products are set forth below.

<i>Feature Name</i>	Description	ACH POSITIVE PAY or ACH CR POSITIVE PAY	Standard	Optional
<i>Approved List</i>	Allows clients to identify companies that are allowed to debit/credit an account or accounts and set parameters to control the debit activity.	Both	✓	
<i>Blocked List</i>	Allows clients to identify companies that are NOT allowed to debit/credit an account or accounts.	Both	✓	✓



<i>Feature Name</i>	Description	ACH POSITIVE PAY or ACH CR POSITIVE PAY	Standard	Optional
Notification Rules	Establishes who should be alerted, how they should be alerted and the conditions that should prompt an alert.	Both	✓	
Change Transaction Status	If the user has been granted the “Change Status” user privilege and the transaction is eligible for a decision, the client will be able to make pay/return decisions on ACH debits or credits.	Both	✓	
Written Statement of Unauthorized Debit (WSUD)	If required by the financial institution, this form will be completed to return a transaction, by selecting a reason and providing an electronic signature authorizing the return.	ACH POSITIVE PAY	✓	
No Written Statement of Authorized Debit	It is important to note that some Financial Institutions may choose to require business account clients to make all pay/return decisions same day and waive the requirement to present a written statement. In that case, this feature will not be available.	ACH POSITIVE PAY only		✓
Reports	Allows a user to view data on the following features: <ul style="list-style-type: none"> • Notification Rules • Approved List • Block List 	Both	✓	

The first section of this guide will cover features of ACH POSITIVE PAY and ACH CR POSITIVE PAY that are essentially the same in both modules.

Accounts enrolled in these services are assigned a default setting of “System-Pay” or “System-Return”. If a decision is not made by the end of day cut-off time, the default setting will apply.

Three levels of notification and two alert types are supported, as well as customized notification rules. Approved and blocked lists are available to automatically override the system default settings to automatically pay or return transactions when they are received from companies identified on those lists. The approved and blocked lists are designed to minimize unnecessary alerts and action when transactions are within pre-approved parameters.



II. NOTIFICATION LEVELS

When an account is enrolled for ACH POSITIVE PAY/ACH CR POSITIVE PAY, one of three levels of notification can be established for exception alerts. The notification level options, descriptions, and samples are provided below.

<i>Notification Level</i>	Description
Transaction Alerts	One alert for each transaction
Account Alerts	One alert per account when one or more transactions are received
Service Alerts	One alert per day if an exception exists on one or more accounts

Sample Alerts – Transaction Level

Email:

ACH Credit ALERT

TM@amcombank.com
To: Munoz, Eryn

↩ Reply
↩ Reply All
➔ Forward
⋮

Tue 3/30/2021 6:31 AM

Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

We have received a credit transaction to _____ ending in xxxx for \$10,383.89 from BRAINTREE.

login to ACH CR Positive Pay to review.

Sincerely,
American Community Bank & Trust

Contact Us
Please do not reply to this email. If you have questions about your account, please call Customer Service at (815) 338-2300 or email us at TM@amcombank.com

American Community Bank & Trust
 1290 Lake Avenue, PO Box 1720
 Woodstock, IL 60098

Text:

Credit transaction received for xxxx1469 for \$23,021.99 from APTARGROUP, INC.. Login to ACH CR Positive Pay to review.

6:30 AM


Updated 4/16/21

Page 6

Sample Alerts – Account Level

Email:

ACH Debit ALERT

 TM@amcombank.com
To: Munoz, Eryn

[← Reply](#) [↶ Reply All](#) [→ Forward](#) [⋮](#)

Tue 3/30/2021 6:31 AM

[Click here to download pictures.](#) To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

We have received one or more debit transactions to Business Account ending in xxxx

Login to ACH Positive Pay to review.

Sincerely,
American Community Bank & Trust

Contact Us
Please do not reply to this email. If you have questions about your account, please call Customer Service at (815) 338-2300 or email us at TM@amcombank.com

American Community Bank & Trust
1290 Lake Avenue, PO Box 1720
Woodstock, IL 60098


Text:

Debit transactions received for xxxx1469. Login to ACH Positive Pay to review.

Sample Alerts – Service Level

Email:

ACH Debit ALERT

 TM@amcombank.com
To: Munoz, Eryn

[← Reply](#) [↶ Reply All](#) [→ Forward](#) [⋮](#)

Wed 3/31/2021 6:31 AM

[Click here to download pictures.](#) To help protect your privacy, Outlook prevented automatic download of some pictures in this message.




Transactions for ACH Positive Pay are available to decision.


Sincerely,
American Community Bank & Trust

Contact Us
Please do not reply to this email. If you have questions about your account, please call Customer Service at (815) 338-2300 or email us at TM@amcombank.com

American Community Bank & Trust
1290 Lake Avenue, PO Box 1720
Woodstock, IL 60098

Text:

< 878787   

 Transactions for ACH Positive Pay are available to decision.



III. DASHBOARD

A. Using the Dashboard

The Dashboard is the default landing page within the client portal. If ACH POSITIVE PAY and/or ACH CR POSITIVE PAY are enabled, their summary box(es) will be displayed. Summary information on current incoming ACH transactions and status will be displayed for accounts the user has been granted access. The user must also have the Transaction History user privilege. Active links are embedded within the ACH POSITIVE PAY and ACH CR POSITIVE PAY boxes to permit users to navigate from the dashboard landing page into the ACH POSITIVE PAY or ACH CR POSITIVE PAY service modules or directly to transactions in the status selected. Dashboard totals are updated in real time as transaction status values are changed by a user.

ACH CR Positive Pay

End of Day Cut-Off Time: Thursday 12:00 PM CDT

Total ACH Credits \$0.00	0		
Set to Pay \$0.00	0	Set to Return \$0.00	0
Approved List Exceptions \$0.00	0	Block List Returns \$0.00	0

ACH Positive Pay

End of Day Cut-Off Time: Thursday 12:00 PM CDT

Total ACH Debits \$0.00	0		
Set to Pay \$0.00	0	Set to Return \$0.00	0
Approved List Exceptions \$0.00	0	Block List Returns \$0.00	0

The content displayed in the ACH POSITIVE PAY and ACH CR POSITIVE PAY summary boxes include the following:

Service Name	In the example provided, clicking ACH POSITIVE PAY or ACH CR POSITIVE PAY on the left in the title bar will direct the user to the main menu.
End of Day Cut-Off Time	Displayed in the second bar, the day and time transaction decisions will be collected by the financial institution. Some or possibly all transactions will be ineligible for pay or return decisions after that time. If a pay or return decision has not been made, the system pay or system return default will apply.



Total ACH Debits / Total ACH Credits	<p>In the examples above, the total represents the total dollar amount and number of incoming ACH debit transactions (ACH POSITIVE PAY) or ACH credit transactions (ACH CR POSITIVE PAY) received by the financial institution for the accounts the user has access to view.</p>
Approved List Exceptions	<p>This represents the total dollar amount and number of incoming ACH credit or debit transactions received from companies that are not on the client’s approved list or have violated an approved list parameter.</p>
Block List Returns	<p>This represents the total dollar amount and number of incoming ACH credit or debit transactions received from companies that are on the client’s blocked list and will be returned.</p>
Set to Pay / Set to Return	<p>Clicking on the dollar amount hyperlinks on the “Set to Pay” or “Set to Return” lines will expand the view to display a breakdown of the total for each category. System Pay or Return indicate transactions that will pay or return if no action is taken due to the default status. User pay or return indicate a client user decision has occurred. Approved List indicates the incoming ACH debits (ACH POSITIVE PAY) or incoming ACH credits (ACH CR POSITIVE PAY) that are from companies the client has pre-approved to debit an account or accounts. The status for these transactions will automatically be set to approved list pay. FI pay or return indicate a decision has occurred on behalf of the financial institution.</p>
Transaction History	<p>The user can click on the dollar amount link for any category to be directed to a filtered view of the Transaction History. In the examples below, the user has clicked on the dollar value of debits under Set to Pay – System in ACH POSITIVE PAY and the dollar value of credits under Set to Pay – System in ACH CR POSITIVE PAY, and is directed to a view of exception transactions that require decision.</p>



ACH POSITIVE PAY:

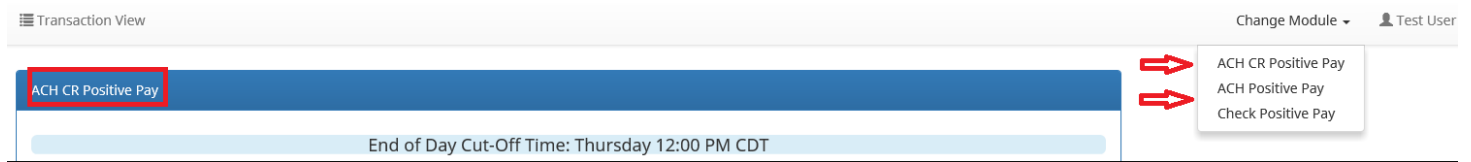
Debit Transaction History						Date Range
Filters						August 6, 2020
19 transactions totaling \$43,590.62						
Rows 1 - 19 of 19.						
Date	Company	Account #	Amount	Current Status	Manage	
08/06/2020	Niveena's Natura	xxxx7678	\$60.00	Pay - System	Return	
08/06/2020	Marshall Modelin	xxxx7678	\$1,042.00	Pay - System	Return	
08/06/2020	Leningrad Livery	xxxx7678	\$86.20	Pay - System	Return	
08/06/2020	Kelsey's Krafts	xxxx7678	\$768.00	Pay - System	Return	
08/06/2020	Justice Jeep Sal	xxxx7678	\$500.00	Pay - System	Return	
08/06/2020	Imojen's Ice Cre	xxxx7678	\$2,800.00	Return - User	Pay	
08/06/2020	Hats on Heart St	xxxx7678	\$47.00	Pay - System	Return	
08/06/2020	Garland Guesthou	xxxx7678	\$9,000.00	Pay - System	Return	
08/06/2020	Fine Felines Gro	xxxx7678	\$100.00	Pay - System	Return	

ACH CR POSITIVE PAY:

Credit Transaction History						Date Range
Filters						November 6, 2020
35 transactions totaling \$71,336.40						
Rows 1 - 25 of 35.						
« < 1 2 > »						
Date	Company	Account #	Amount	Current Status	Manage	
11/06/2020	Olivia's Omelett	xxxx1111	\$3,200.00	Pay - System	Reject	
11/06/2020	Olivia's Omelett	xxxx1111	\$3,200.00	Pay - System	Reject	
11/06/2020	Niveena's Natura	xxxx1111	\$100.00	Pay - System	Reject	
11/06/2020	Niveena's Natura	xxxx1111	\$100.00	Pay - System	Reject	
11/06/2020	Marshall Modelin	xxxx1111	\$47.00	Pay - System	Reject	
11/06/2020	Marshall Modelin	xxxx1111	\$47.00	Return - User	Accept	
11/06/2020	Leningrad Livery	xxxx1111	\$2,800.00	Pay - System	Reject	
11/06/2020	Leningrad Livery	xxxx1111	\$2,800.00	Pay - System	Reject	



From the Client Dashboard, a user can also navigate to the ACH POSITIVE PAY or ACH CR POSITIVE PAY modules by clicking Change Module > ACH POSITIVE PAY or Change Module > ACH CR POSITIVE PAY.



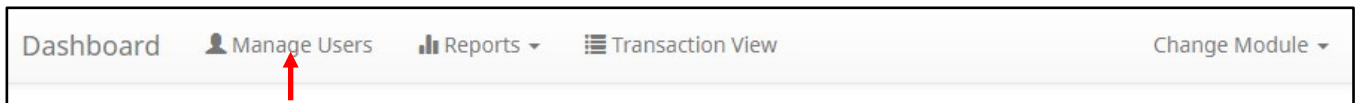
B. Dashboard and Additional File Loads after EOD

After the end of day cut-off time, all pending ACH transactions are processed and the Dashboard totals will clear out. If additional ACH transaction files are loaded after the end of day cut-off time but prior to midnight, they will not be displayed in the Dashboard until midnight, and will be included in the next day's totals.

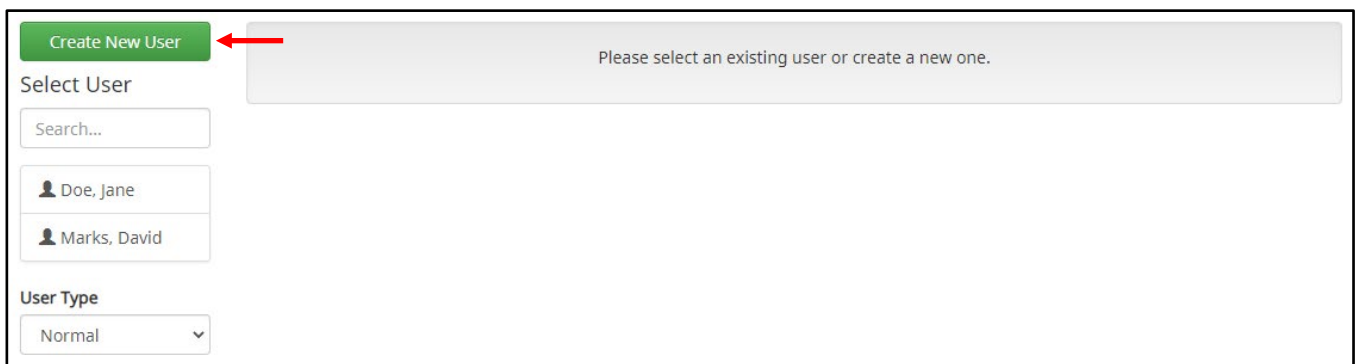
C. Create Client Users

A client user with admin user privilege can add additional client users who can then be authorized to use ACH POSITIVE PAY or ACH CR POSITIVE PAY.

1. From Client Dashboard, select "Manage Users".



2. The Client Users page appears. Select the "Create New User" button.



- The New User page appears. Fill out all fields available, then click “Create User” button.

The screenshot shows a user creation form for 'Cuthbert Allgood'. The form has a light green header with the name. Below the header, there are input fields for 'First Name' (Cuthbert), 'Last Name' (Allgood), 'Email Address' (cuthberta@client8.com), 'Contact Phone Number' ((555) 555-5555), and 'Cell Phone Number' ((555) 555-5555). A blue 'Create User' button is centered at the bottom.

- The user will always be configured for single sign-on and the new user interface will display these fields. Please note that the SSO ID MUST match the user’s Business Online Banking username.

The screenshot shows a user profile page for 'Judy Dench'. The header is blue with the name. Below the header, there are two checked checkboxes: 'Active' and 'Admin (Manage other non-admin users)'. There is an 'SSO ID' field containing 'JDench'. Below that are fields for 'First Name' (Judy), 'Last Name' (Dench), 'Email Address' (jdench@testbank.com), 'Contact Phone Number' ((595) 855-4858), and 'Cell Phone Number' ((787) 254-1258).

- The User Profile page appears. Scroll down to the “System Roles” section of the page to select what roles should be enabled for the user. For more information on managing user entitlements, ***please refer to Positive Pay Solutions Client User Guide, Sections II and III.***

The screenshot shows the 'System Roles' section. It has a header 'System Roles' and a sub-header '[all | none]'. Below the sub-header, there are three checked checkboxes: 'Audit Report', 'Notification Delivery Report', and 'Consolidated Transaction History View'.



6. Choose from the list of available accounts enrolled in ACH POSITIVE PAY/ ACH CR POSITIVE PAY the user is entitled to work with and move them to the “Selected Accounts” box.

> and < move individual accounts between Available and Selected Accounts.

>> and << move all accounts between Available and Selected Accounts.

The screenshot shows a window titled "ACH CR Positive Pay". It is divided into two main sections: "Available Accounts" on the left and "Selected Accounts" on the right. In the "Available Accounts" list, "Demo MM (xxxx9232)" is selected. In the "Selected Accounts" list, "Demo Checking (xxxx9257)" is selected. Between the two lists are four buttons: a single right arrow (>), a double right arrow (>>), a double left arrow (<<), and a single left arrow (<).

The screenshot shows a window titled "ACH Positive Pay". It is divided into two main sections: "Available Accounts" on the left and "Selected Accounts" on the right. In the "Available Accounts" list, "Demo Checking (xxxx9257)" is selected. In the "Selected Accounts" list, "Demo MM (xxxx9232)" is selected. Between the two lists are four buttons: a single right arrow (>), a double right arrow (>>), a double left arrow (<<), and a single left arrow (<).

7. For more information regarding client user privileges, *please refer to Section IV. “User Accounts and Privileges”*.



IV. USER ACCOUNTS AND PRIVILEGES

Additional information about creating and editing client users can be found in the Positive Pay Solution Client User Guide, Sections II and III.

Defined in this section are client user privileges and alerting methods supported for the ACH POSITIVE PAY and ACH CR POSITIVE PAY modules.

A. User Privilege Dependencies

Some user privileges are standard, and some are dependent upon features that are enabled by the bank. If you see a privilege below and it does not appear in the client user interface, the feature has not been enabled.

Privilege	User	Feature Dependencies
Act on Approved List	Client	Transaction History
Act on Blocked List	Client	Transaction History
Approved List	Client	
Blocked List	Client	
Notification Rules Report	Client	
Change Transaction Status	Client	Transaction History
Transaction History	Client	
Notification Rules	Client	



B. Client User Privileges

NOTE:

- **The admin user privilege must be enabled.**

1. On the “Client User” page, scroll to the ACH POSITIVE PAY or ACH CR POSITIVE PAY service section.
2. Choose from the list of available accounts enrolled in ACH POSITIVE PAY or ACH CR POSITIVE PAY the user is entitled to work with and move them to the “Selected Accounts” box.

> and < move individual accounts between Available and Selected Accounts.

>> and << move all accounts between Available and Selected Accounts.

The screenshot displays the 'ACH CR Positive Pay' interface. It features two main sections: 'Available Accounts' on the left and 'Selected Accounts' on the right. In the 'Available Accounts' section, there is one account listed: 'Demo MM (xxxx9232)'. In the 'Selected Accounts' section, there is one account listed: 'Demo Checking (xxxx9257)'. Between these two sections are four buttons for moving accounts: a single right arrow (>), a double right arrow (>>), a double left arrow (<<), and a single left arrow (<).

3. Selecting ACH POSITIVE PAY and ACH CR POSITIVE PAY client user privileges. It is important to note that the user privileges for each of these modules are the same, but must be set up for each module. Screenshots below will look the same in ACH POSITIVE PAY and ACH CR POSITIVE PAY and the instructions can be used to select user privileges in either module.



By selecting all, the user will be assigned all user privileges.

User Privileges
[all | none]

<input checked="" type="checkbox"/> Act on Approved List	<input checked="" type="checkbox"/> Act on Blocked List	<input checked="" type="checkbox"/> Approved List
<input checked="" type="checkbox"/> Blocked List	<input checked="" type="checkbox"/> Change Transaction Status	<input checked="" type="checkbox"/> Notification Rules
<input checked="" type="checkbox"/> Notification Rules Report	<input checked="" type="checkbox"/> Transaction History	

By selecting none, previously assigned user privileges will be removed.

User Privileges
[all | none]

<input type="checkbox"/> Act on Approved List	<input type="checkbox"/> Act on Blocked List	<input type="checkbox"/> Approved List
<input type="checkbox"/> Blocked List	<input type="checkbox"/> Change Transaction Status	<input type="checkbox"/> Notification Rules
<input type="checkbox"/> Notification Rules Report	<input type="checkbox"/> Transaction History	

Clicking in the box beside each user privilege will add or remove the checkmark from the box. Adding a checkmark will give the user that privilege, removing the checkmark will remove the privilege from the user.

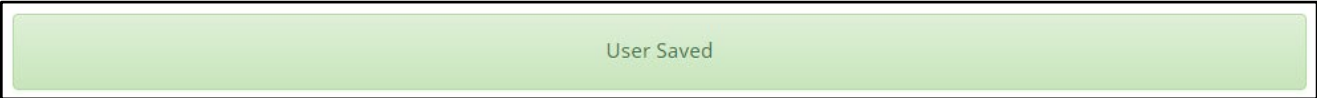
<input checked="" type="checkbox"/> Act on Approved List	Act on Approved List	User has the privilege to add a company to the approved list from the Transaction History screen or Setup > Approved List. When a company is added to the approved list from Transaction History the system will only assign the account for the associated transaction.
<input checked="" type="checkbox"/> Blocked List	Blocked List	User has the privilege to manage and view Blocked List entries.
<input checked="" type="checkbox"/> Notification Rules Report	Notification Rules Report	User has the privilege to view notification rules for accounts.



<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Act on Blocked List <input checked="" type="checkbox"/> Change Transaction Status <input checked="" type="checkbox"/> Transaction History 	<p>Act on Blocked List</p>	<p>User has the privilege to add a company to the blocked list from the Transaction History screen or Setup > Block List. When a company is added to the blocked list from Transaction History the system will only assign the account for the associated transaction.</p>
	<p>Change Transaction Status</p>	<p>User has the privilege to view transactions and to change the status of transactions. User must also have the Transaction History User Privilege.</p>
	<p>Transaction History</p>	<p>User has the privilege to view transactions.</p>

<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Approved List <input checked="" type="checkbox"/> Notification Rules 	<p>Approved List</p>	<p>User has the privilege to manage and view Approved List entries.</p>
	<p>Notification Rules</p>	<p>User has the privilege to configure the notification conditions for accounts.</p>

Select Save User



V. PREFERENCES

A. Preferences

Preferences allow client users to bypass the system default landing page and automatically place the user within the service module and page to perform routine functions. For instance, a user may decide they want to automatically land in the Transaction History page when entering the system, instead of going to the Dashboard and clicking on Change Module and then Transaction History.

1. From within the Dashboard or ACH POSITIVE PAY/ ACH CR POSITIVE PAY Module, click user's name > Preferences.



2. The Preferences page appears.



3. Default Module gives the user the ability to choose the default landing page.



Preferences

Default Pages

Default Module

- select -
- Check Positive Pay
- Dashboard
- ACH Positive Pay
- ACH CR Positive Pay

Default Dashboard Page

- default -

Default ACH Positive Pay Page

- default -

Default ACH CR Positive Pay Page

- default -

Save

- Default ACH POSITIVE PAY/ACH CR POSITIVE PAY page allows the user to select the default landing page within ACH POSITIVE PAY or ACH CR POSITIVE PAY.

Default ACH Positive Pay Page

- default -
- Manage / Approved List
- Manage / Block List
- Manage / Notification Rules
- Reports / Approved List
- Reports / Block List
- Reports / Notification Rules Report
- Transaction History

- Once any preferences have been selected, click "Save" to update the settings.

Preferences

Preferences Saved



B. ACH POSITIVE PAY & ACH CR POSITIVE PAY for ACH Debits and Credits

It is important to note that ACH CR POSITIVE PAY (credit) operates as a separate module. ACH CR POSITIVE PAY will only be available if enabled by the bank.

I. NOTIFICATION RULES

Notification rules establish who should be alerted, how they should be alerted, and the conditions that should prompt an alert. Notification rules can be set on an account by account basis or all accounts can be configured with the same notification rules. The two notification options are email and SMS text. SMS text will only be available if the feature has been enabled by the bank.

IMPORTANT NOTE: By entering a cell phone number for SMS text alerts, you are opting to receive text messages. Additional fees from your carrier may apply. To opt out, simply remove the cell phone number from the user interface and click Save.

A. Setup Notification Method and Condition

1. From the ACH POSITIVE PAY/ACH CR POSITIVE PAY module, select Manage > Notification Rules.



2. The Manage Debit/Credit Notification Rules page appears. The Selection screen is the first screen of the Notification Rules page and will display a list of all accounts that the user has access to.

Selection Contacts Conditions Confirm

Account Selection

Select Account(s)

Account(s) Selected

FFFriends - xxxx1111 *
FFF Payroll - xxxx2222 *
FFF Expense - xxxx3333 *
FFF Escrow - xxxx4444 *

*Accounts with default Notification Rules

Next

NOTE: All accounts with the asterisk (*) symbol have not been configured and have the default notification rules set up with the notification method via email. The email will be delivered to the default notification contact established by the bank until such time the account is configured. The default notification condition is to notify for all ACH Debits/Credits.

3. Select the accounts to be configured and move them to the “Selected Accounts” box.

> and < move individual accounts between Available and Selected Accounts.
>> and << move all accounts between Available and Selected Accounts.

Once all accounts have been selected, click the “Next” button to proceed.

Selection Contacts Conditions Confirm

Account Selection

Select Account(s)

Account(s) Selected

FFF Payroll - xxxx2222 *
FFF Expense - xxxx3333 *
FFF Escrow - xxxx4444 *

FFFriends - xxxx1111 *

*Accounts with default Notification Rules


Next

- The Contacts screen is the second screen of the Notification Rules page. The Contact screen will allow entry of up to 6 email addresses and up to 6 cell phone numbers if SMS text has been enabled by the bank.

Selection **Contacts** Conditions Confirm

Enter the contact information to receive the ALERT


This account is currently set to send all notifications on all ACH debits to Tom Jones (tjones@achalert.com)

Cell Phone Text			
Cell Phone 1	<input type="text" value="(555) 444-3333"/>		Cell Phone 4
Cell Phone 2	<input type="text" value="(818) 209-9402"/>		Cell Phone 5
Cell Phone 3	<input type="text" value="() - -"/>		Cell Phone 6

E-mail			
Email 1	<input type="text"/>	Email 4	<input type="text"/>
Email 2	<input type="text"/>	Email 5	<input type="text"/>
Email 3	<input type="text"/>	Email 6	<input type="text"/>

← Back → Next

- To add a cell phone number, enter the 10-digit cell number in the “Cell Phone 1” field. Repeat this process to add up to five additional cell phone numbers.
- To add an email address, enter the email address in the “Email 1 field”. Repeat this process to add up to five additional email addresses.

E-mail			
Email 1	<input type="text" value="mhart@fffriends.com"/>		Email 4
Email 2	<input type="text" value="fjones@fffriends.com"/>		Email 5
Email 3	<input type="text"/>		Email 6



- Once all cell phone numbers and email addresses have been added, the user can proceed to the next step by clicking the "Next" button. Clicking the "Next" button saves the data and moves to the next step. The user can click the "Back" button to go back to the Selection page, but the user will lose all data entered on this screen.



Selection **Contacts** Conditions Confirm

Enter the contact information to receive the ALERT

This account is currently set to send all notifications on all ACH debits to Tom Jones (ldelaere@achalert.com).
To change this enter contact information below.

Cell Phone Text			
Cell Phone 1	<input type="text" value="(555) 444-3333"/>	Cell Phone 4	<input type="text"/>
Cell Phone 2	<input type="text" value="(818) 209-9402"/>	Cell Phone 5	<input type="text"/>
Cell Phone 3	<input type="text"/>	Cell Phone 6	<input type="text"/>

E-mail			
Email 1	<input type="text" value="mhart@ffriends.com"/>	Email 4	<input type="text"/>
Email 2	<input type="text" value="fjones@ffriends.com"/>	Email 5	<input type="text"/>
Email 3	<input type="text"/>	Email 6	<input type="text"/>

← Back   → Next



8. The Conditions screen is the third screen of the Notification Rules page. On this page, the user can define the criteria for when alerts should be sent. It is important to note that the alert criteria controls the alerting process but does not control the transaction status designated at load time. The transaction status is controlled by the default setting, approved and block list settings. **Only one radio button can be selected.**

Notify for all ACH Debits/Credits

An alert will be sent for every ACH debit received on the accounts configured with this notification condition.

Notify only when an ACH Debit/Credit is over

- Enter the dollar amount.
- Alerts will only be sent when an ACH Debit is received that is greater than the dollar amount established.
- Alerts will not be sent when an ACH Debit is received that is equal to or less than the dollar amount established.

Notify only when an ACH Debit meets one or more of the following criteria

An alert will be sent for the criteria selected.

Select one, two, or all three criteria:

- Payment was made by check and converted into an ACH entry (includes transactions with an ARC, BOC, POP, or RCK standard entry class code).
- Payment from a bank account was authorized over the internet or on a mobile phone (includes transactions with a WEB standard entry class code).
- Payment from a bank account was authorized over the telephone (includes transactions a TEL standard entry class code).



Notify only when an ACH Debit/Credit is received from a company that is not on the Approved List or does not meet the parameters on the Approved List

An alert will be sent only when an ACH debit is received on the account from a company not set up on the Approved List or is set up on the Approved List but violates one of the additional parameters set, such as maximum amount, frequency, or start or end date.

Alerts will NOT be sent on ACH debit transactions that are received from companies set up on the Approved List and are within Approved List parameters. Those transactions will receive a status of Approved List pay. However, the status can be changed from within Transaction History.

9. Click "Next" to go to the Confirm page. Review all the information entered and, if correct, click the "Save" button. If changes need to be made, click the "Back" button to navigate back to the appropriate screen.

Selection Contacts Conditions **Confirm**

Confirm Notification Rules

Account(s) Selected
xxx1111, xxx2222, xxx3333, xxx4444

Cell Phone Text

Cell Phone 1: 5554443333	Cell Phone 4:
Cell Phone 2: 8182099402	Cell Phone 5:
Cell Phone 3:	Cell Phone 6:

Emails

Address 1: mhart@fffriends.com	Address 4:
Address 2: fjones@fffriends.com	Address 5:
Address 3:	Address 6:

Notification Condition
Condition: Notify for all ACH Debits

Save ←

← Back ←

10. A success message will appear.

Selection Contacts Conditions **Confirm**

Notification Rules have been configured successfully

11. If the default notification rules have been changed, the account will no longer have an asterisk (*).




12. If the user would like to restore the default contact and conditions, they may do so by navigating to the Contacts screen, where there will now be an option to select a checkbox to use default contact and conditions.

Selection **Contacts** Conditions Confirm

Enter the contact information to receive the ALERT

Cell Phone Text			
Cell Phone 1	<input type="text" value="(555) 444-3333"/>	Cell Phone 4	<input type="text"/>
Cell Phone 2	<input type="text" value="(818) 209-9402"/>	Cell Phone 5	<input type="text"/>
Cell Phone 3	<input type="text"/>	Cell Phone 6	<input type="text"/>

E-mail			
Email 1	<input type="text" value="mhart@fffriends.com"/>	Email 4	<input type="text"/>
Email 2	<input type="text" value="fjones@fffriends.com"/>	Email 5	<input type="text"/>
Email 3	<input type="text"/>	Email 6	<input type="text"/>

Use Default Contact and Conditions 

← Back → Next



II. TRANSACTION HISTORY

ACH POSITIVE PAY/ACH CR POSITIVE PAY Transaction History allows authorized users to search and view all ACH debits/credits that have been received on enrolled accounts, and to make decisions on items. Client users can use Transaction History to search for ACH transactions for a specific account using one of the many filtering options available.

A. View Transaction History

NOTE:

- Transactions are available in transaction history for one (1) year.
- The Transaction History user privilege must be enabled to access this screen.
- If the user has been granted the “Change Status” user privilege and the transaction is available to decision, the “Pay” and “Return” buttons will be available for use.
- Transactions that will be paid will have green shading as a background.
- Transactions that will be returned will have yellow shading as a background.
- Transaction in a return status cannot be changed after the EOD cut-off time.

1. There are two ways to navigate to the Transaction History page.

One option is to navigate directly to ACH POSITIVE PAY/ ACH CR POSITIVE PAY Transaction History from the Dashboard, by clicking on any dollar amount displayed within the ACH POSITIVE PAY/ACH CR POSITIVE PAY Dashboard. When using this option, Transaction History will only display transactions included in the category selected. In the example below, the user would see only transactions with a Set to Pay status. To see all transactions, click on Total ACH Debits/Credits.

ACH Positive Pay			
End of Day Cut-Off Time: Friday 12:00 PM CDT			
Total ACH Debits	\$15,901.92	2	
Set to Pay	\$15,901.92	2	Set to Return \$0.00 0
Approved List Exceptions	\$15,901.92	2	Block List Returns \$0.00 0

Another option is to navigate within the ACH POSITIVE PAY/ACH CR POSITIVE PAY module, to the view menu and click Transaction History.



2.Transaction History page will display all current day transactions for all accounts to which the user has access.

Debit Transaction History					Date Range
Filters ▶					August 6, 2020 ▶
19 transactions totaling \$43,590.62 Rows 1 - 19 of 19.					
Date	Company	Account #	Amount	Current Status	Manage
▶ 08/06/2020	Niveena's Natura	xxxx7678	\$60.00	Pay - System	Return
▶ 08/06/2020	Marshall Modelin	xxxx7678	\$1,042.00	Pay - System	Return
▶ 08/06/2020	Leningrad Livery	xxxx7678	\$86.20	Pay - System	Return
▶ 08/06/2020	Kelsey's Krafts	xxxx7678	\$768.00	Pay - System	Return
▶ 08/06/2020	Justice Jeep Sal	xxxx7678	\$500.00	Pay - System	Return
▶ 08/06/2020	Imojen's Ice Cre	xxxx7678	\$2,800.00	Return - User	Pay
▶ 08/06/2020	Hats on Heart St	xxxx7678	\$47.00	Pay - System	Return

Date Date the ACH Debit/Credit was presented for payment or loaded to ACH POSITIVE PAY/ACH CR POSITIVE PAY.

Company Name of the company Debiting/Crediting the account. This information is obtained from the company name field in the batch header record of the ACH transaction.

Account Number Account number the ACH debit/credit was presented against.

Amount Amount of the ACH debit/credit.

Current Status	Status	Description	Change Allowed Until
	Pay	Pay-System	Transactions that load with this status indicate the default condition established by the bank is to pay all transactions on this account if client users take no action.
		Pay-User	Indicates a client user has changed the status of a transaction from Return to Pay.
			Return deadline, account type and transaction type.
			Return deadline, account type and transaction type.



	Approved List-Pay	Transactions that load with this status indicate the company that originated the transaction was set up on the approved list for this account prior to receipt of the transaction and the transaction amount, frequency, and date are within the allowable parameters specified in the approved list entry.	Return deadline, account type and transaction type.
Return	Return-System	Transactions that load with this status indicate the default condition established by the bank is to return all transactions on this account if client users take no action.	Up until EOD cut-off time.
	Return-User	Indicates a client user has changed the status of a transaction from Pay to Return.	Up until EOD cut-off time.
	Block List-Return	Transactions that load with this status indicate the company that originated the transaction was set up on the blocked list for this account prior to receipt of the transaction.	Up until EOD cut-off time.

Manage

If the user has been granted the Change Status user privilege and the transaction is eligible for a decision, a Pay or Return button will appear for use. If the transaction is not eligible for a decision, (because the return deadline or end of day cut-off time has passed) the button will display as ineligible.

- a. To filter the date range of items shown, click on the “Date Range” drop-down.

The screenshot shows a web interface titled "Debit Transaction History". At the top right, there is a "Date Range" dropdown menu currently set to "August 6, 2020". The dropdown menu is open, showing options: "Tomorrow", "Today" (highlighted in blue), "Yesterday", "Last 7 Days", "This Month", "Last Month", and "Custom Range". Below the menu are "Apply" and "Cancel" buttons. The main table below the menu shows 19 transactions totaling \$43,590.62. The table has columns for Date, Company, Account #, Amount, and Current Status. The first three rows are visible:

Date	Company	Account #	Amount	Current Status
08/06/2020	Niveena's Natura	xxxx7678	\$60.00	Pay - System
08/06/2020	Marshall Modelin	xxxx7678	\$1,042.00	Pay - System
08/06/2020	Leningrad Livery	xxxx7678	\$86.20	Pay - System

- b. To narrow the search results, click “Filters” and a window containing additional search criteria will appear.



Debit Transaction History Date Range
October 1, 2020 - October 31, 2020

Filters

Min Amount **Max Amount**

Account?

Companies
Type a company name or id below

All companies shown

Transaction Status

- Pay
 - Pay - System
 - Pay - User
 - Approved List Pay
 - Pay - FI
- Return
 - Return - System
 - Return - User
 - Return - FI
 - Block List Return

Use the "Ctrl" key to select multiple status types above.

- Min Amount** To search for a transaction by amount within a minimum/maximum range, type the minimum dollar amount of the transactions into the field.
- Max Amount** To search for a transaction by amount with a minimum/maximum range, type the maximum dollar amount of the transactions into the field.
- Transaction Status** See #2 in this subsection for definitions of the different transaction statuses.
- Account** Type an account name or the last 4 digits of the account number into the field to view transactions for one specific account or select an account from the drop-down menu.
- Companies** Enter a specific company name.

- c. Once search criteria are selected, click "Apply" to narrow your search results.
- d. Search results are displayed in pages of 25 items. If the search contains more than 25 issue items, the results will be displayed on multiple pages. Use the navigation buttons at the top of the search results to review all results.

30 transactions totaling \$566,415.33

Rows 1 - 25 of 30.



- e. Click the arrow (>) next to the client code to view more useful detail on each issued item. The information shown in this drop-down is an audit history of all the activity that has occurred on the issue item.

Debit Transaction History					Date Range
Filters					August 6, 2020
19 transactions totalling \$43,590.62					
Rows 1 - 19 of 19.					
Date	Company	Account #	Amount	Current Status	Manage
08/06/2020	Niveena's Natura	xxxx7678	\$60.00	Pay - System	Return
Account: Client 8 Main xxxx7678		SEC Code: PPD	Add to Approved List Add to Block List		
Transaction ID: 73179129		Description: PTTTest0815	Deadline To Return: 10/03/2020 4:00 PM EDT		
Individual Name: Niveena's Naturals		Trace #: 064208470000438			
		Company ID: N00008			
08/06/2020	Marshall Modelin	xxxx7678	\$1,042.00	Pay - System	Return
08/06/2020	Leningrad Livery	xxxx7678	\$86.20	Return - User	Pay
Account: Client 8 Main xxxx7678		SEC Code: PPD	Add to Approved List Add to Block List		
Transaction ID: 73179125		Description: PTTTest0813	Deadline To Pay: Thursday 4:00 PM EDT		
Individual Name: Leningrad Livery		Trace #: 064208470000434			
		Company ID: L00008			

- Account** The account name and last 4 digits of the account number.
- Transaction ID** Unique ID assigned by the ACH POSITIVE PAY/ACH CR POSITIVE PAY system when transactions are loaded.
- Individual Name** Name of the payee/recipient found in the individual ID field of the incoming ACH transaction.
- SEC Code** Standard entry class code. Reference the NACHA Rule Book for SEC code descriptions. SEC codes are generally used to classify transactions by the way they were authorized.
- Description** The description used by the originator of the transaction, as contained in the company batch header record for the transaction received.
- Trace #** A unique ID assigned to the transaction by the originator, ACH operator, or receiving depository financial institution.
- Company ID** A unique identifier for the company that originated the ACH debit. This information is obtained from the company ID field of the batch header record of the ACH transaction. This unique identifier is used to match transactions to approved or blocked list entries.



- Add to Approved List** Will only appear if the user has Act on Approved list user privilege. *Please refer to Subsection III, Approved List within this Section for more information about this feature.*
- Add to Block List** Will only appear if the user has Act on Blocked list user privilege. *Please refer to Section IV, Blocked List within this Section for more information about this feature.*
- Download WSUD** Option to download a PDF copy of an electronic written statement of unauthorized ACH Debit signed by the client user when returning an ACH debit that required the dispute form.
- Deadline to Pay/Return** Deadline to change the status of any transaction from Pay to Return or from Return to Pay.



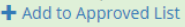
B. Change Transaction Status

1. If the user has been granted the Change Status user privilege and the transaction is eligible for a decision, a Pay or Return button will appear for use for ACH Debits. A Pay or Reject will appear for use for ACH Credits. If the transaction is not eligible for a decision, the button will display as ineligible.
2. Change Status – Pay
 - a. If the Current Status on an issued item is set to Return, the client can opt to change the status to Pay if the client determines the debit transaction should be paid.
 - b. Click the Pay button under the Manage column.




Date	Company	Account #	Amount	Current Status	Manage
08/06/2020	Niveena's Natura	xxxx7678	\$60.00	Pay - System	Return
08/06/2020	Marshall Modelin	xxxx7678	\$1,042.00	Pay - System	Return
08/06/2020	Leningrad Livery	xxxx7678	\$86.20	Return - User	Pay
08/06/2020	Kelsey's Krafts	xxxx7678	\$768.00	Pay - System	Return

- c. A success message will appear temporarily in the Manage column, with an option to “Add to Approved List”. This link will only appear if the user has the “Act on Approved List” user privilege. The user can click the link embedded in that option to proceed to “Add to Approved List”. If the user does not opt to “Add to Approved List” at this time, the option is still available under the expanded view of this debit item.





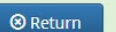
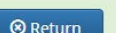
Date	Company	Account #	Amount	Current Status	Manage
> 08/06/2020	Niveena's Natura	xxxx7678	\$60.00	Pay - System	
> 08/06/2020	Marshall Modelin	xxxx7678	\$1,042.00	Pay - System	
> 08/06/2020	Leningrad Livery	xxxx7678	\$86.20	Pay - User	Debit will be paid. 

- d. After a few moments, the Change Status button will then change to Return, and the Current Status column will update to “Pay-User.”

Date	Company	Account #	Amount	Current Status	Manage
> 08/06/2020	Niveena's Natura	xxxx7678	\$60.00	Pay - System	
> 08/06/2020	Marshall Modelin	xxxx7678	\$1,042.00	Pay - System	
> 08/06/2020	Leningrad Livery	xxxx7678	\$86.20	Pay - User	

3. Change Status – Return/Reject

- a. If the Current Status on an issued item is set to “Pay”, the Client can opt to change the status to “Return” if the client determines the debit transaction should be returned.
- b. Click the “Return” button under the “Manage” column.

Date	Company	Account #	Amount	Current Status	Manage
> 08/06/2020	Niveena's Natura	xxxx7678	\$60.00	Pay - System	 
> 08/06/2020	Marshall Modelin	xxxx7678	\$1,042.00	Pay - System	
> 08/06/2020	Leningrad Livery	xxxx7678	\$86.20	Pay - User	
> 08/06/2020	Kelsey's Krafts	xxxx7678	\$768.00	Pay - System	



- c. A success message will appear temporarily in the “Manage” column, with an option to “Add to Block List”. This link will only appear if the user has the act on Block List user privilege. The user can click the link embedded in that option to proceed to “Add to Block List”. If the user does not opt to “Add to Block List” at this time, the option is still available under the expanded view of this debit item.

It is important to note that if a Written Statement of Unauthorized Debit is required, the “Add to Block List” link will not appear, as the Written Statement of Unauthorized Debit will pop-up instead. In this case, the user must expand the view of the debit item to “Add to the Block List”.

Date	Company	Account #	Amount	Current Status	Manage
08/06/2020	Niveena's Natura	xxxx7678	\$60.00	Return - User	Debit will be returned + Add to Block List
08/06/2020	Marshall Modelin	xxxx7678	\$1,042.00	Pay - System	Return

- d. About Written Statements of Unauthorized Debits: If the financial institution has enabled the Written Statement of Unauthorized Debit feature, the bank has the option to waive WSUD for corporate account same-day returns. If the waive WSUD configuration is on, all returns will be given an R29 return reason code regardless of the SEC code of the transaction. This behavior is consistent with how ACH debit blocks/filters work today.
- e. If the financial institution has enabled and required a Written Statement of Unauthorized Debit to be completed to return a transaction, a Written Statement of Unauthorized Debit pop-up screen will appear. The user will be prompted to select a reason for the return of the transaction by clicking in one of the radio buttons by the appropriate return reason. Once the reason has been selected, click “Next” to continue. Clicking “Cancel” will cancel the process and the user will be returned to the Transaction History screen.

Written Statement of Unauthorized Debit ✕

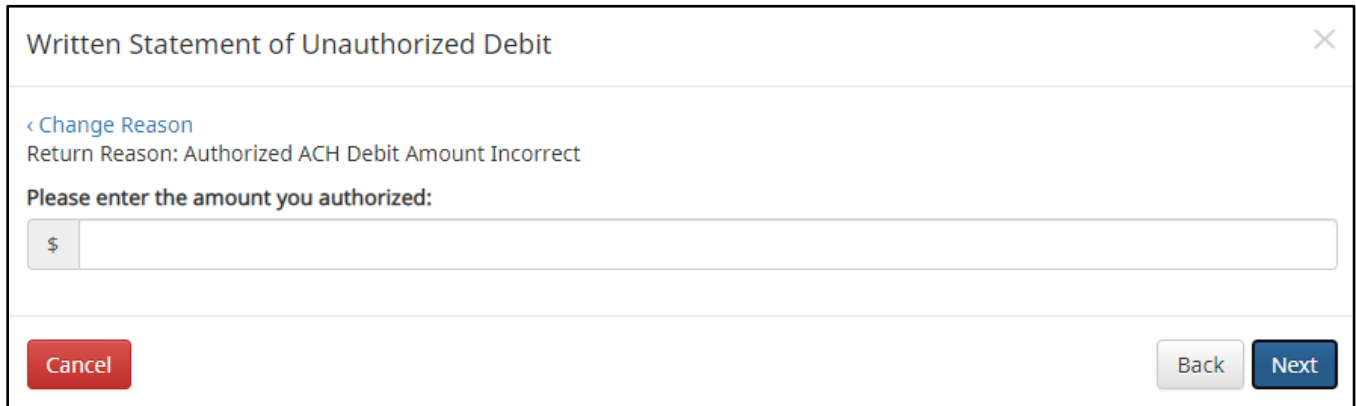
To return this transaction you are required to complete a Written Statement of Unauthorized Debit.
 This transaction is a PPD ACH debit for \$800.50 to Client 3 from your account xxxx1111
 A PPD (Prearranged Payment and Deposit Entry) is a one-time or recurring debit used to transfer funds from a consumer account.
 Please select the reason you are returning this transaction:

- Never Authorized to Debit Account
- Authorized ACH Debit Amount Incorrect
- Debited Before Date Authorized
- Debit Authorization was Revoked
- 3rd Party Did Not Send Funds to Payee
- Improperly reinitiated

Cancel
Back
Next



- f. Depending on the return reason selected, the user may have an additional screen to provide more information about the return reason, such as correcting the ACH Amount (example shown below), or selecting the date the debit was authorized, etc. Once this screen has been completed, click "Next" to continue. Clicking "Cancel" will cancel the process and the user will be returned to the Transaction History screen.



Written Statement of Unauthorized Debit

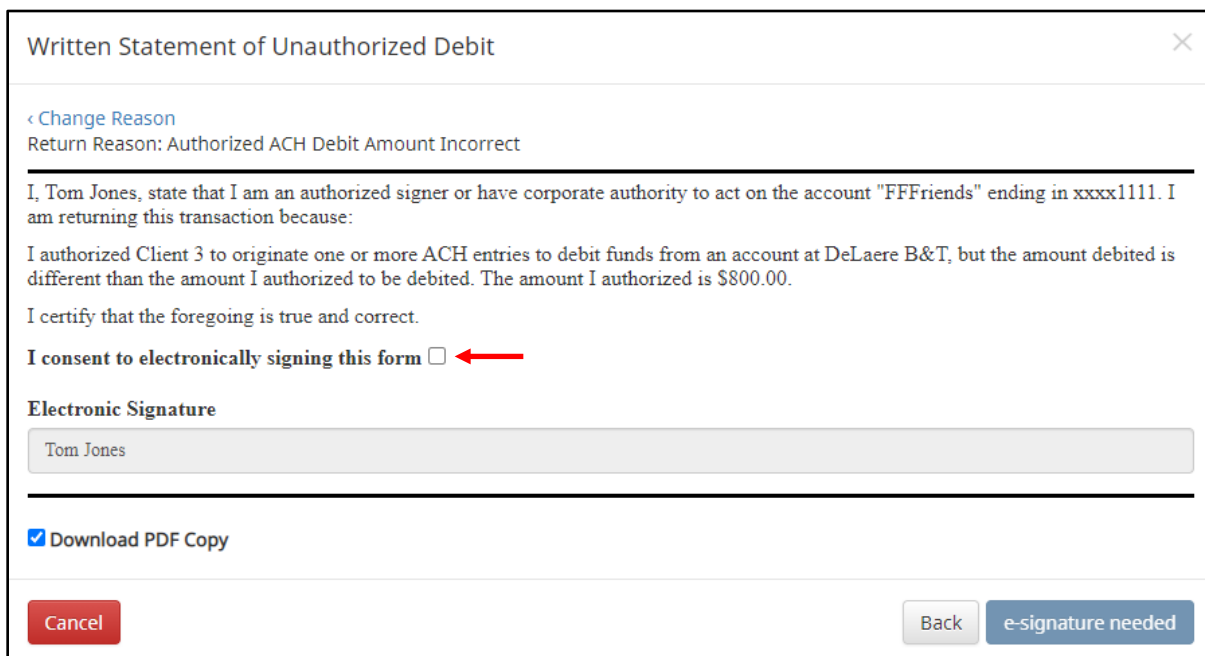
< Change Reason
Return Reason: Authorized ACH Debit Amount Incorrect

Please enter the amount you authorized:

\$

Cancel Back Next

- g. The final screen within the pop-up window is the Written Statement. The content of the Written Statement will display based on the return options valid for the transaction being disputed. The Written Statement must be completed for the transaction to be returned. If the Written Statement is abandoned, the transaction status will remain unchanged.



Written Statement of Unauthorized Debit

< Change Reason
Return Reason: Authorized ACH Debit Amount Incorrect

I, Tom Jones, state that I am an authorized signer or have corporate authority to act on the account "FFFriends" ending in xxxx1111. I am returning this transaction because:
I authorized Client 3 to originate one or more ACH entries to debit funds from an account at DeLaere B&T, but the amount debited is different than the amount I authorized to be debited. The amount I authorized is \$800.00.
I certify that the foregoing is true and correct.

I consent to electronically signing this form ←

Electronic Signature
Tom Jones

Download PDF Copy

Cancel Back e-signature needed



- h. The client user must consent the Written Statement of Unauthorized Debit by electronically signing the form. The user must click the checkbox next to the statement “I consent to electronically signing this form.” Once the user has done so, the “e-signature needed” button will change to a “Sign” button. **In addition, a PDF copy of the Written Statement will download by default.** The user can opt not to download by unchecking the Download PDF Copy option. Once the screen is correct, click “Sign” to proceed with the return process.

Written Statement of Unauthorized Debit

< Change Reason
Return Reason: Authorized ACH Debit Amount Incorrect

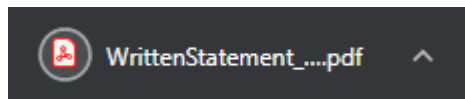
I, Tom Jones, state that I am an authorized signer or have corporate authority to act on the account "FFFriends" ending in xxxx1111. I am returning this transaction because:
I authorized Client 3 to originate one or more ACH entries to debit funds from an account at DeLaere B&T, but the amount debited is different than the amount I authorized to be debited. The amount I authorized is \$800.00.
I certify that the foregoing is true and correct.
I consent to electronically signing this form

Electronic Signature
Tom Jones

Download PDF Copy ←

Cancel Back Sign

- i. A success message will appear and a copy of the Written Statement will download to the user’s PC unless the user opted out.



- j. The “Change Status” button will then change to “Pay” and the “Current Status” column will update to “Return-User.”

III. APPROVED LIST

The Approved List allows clients to identify companies that are allowed to debit an account or accounts and set parameters to control the debit activity. There are multiple ways to populate the approved list. It can be done through the Setup > Approved List menu option or users can add companies to the approved list from Transaction History. It is important to note that companies added from Transaction History will only be added to the account associated with the transaction to which it was added. To allow the company to debit other accounts, the user must edit the approved list.

Users can edit and delete companies from their approved list.

The way ACH POSITIVE PAY/ACH CR POSITIVE PAY identifies approved companies is by verifying the company ID ONLY in the batch header record of the incoming ACH transaction is an exact match. If an exact match is found, if additional parameters have been established such as maximum amount, frequency, start/end date, the values found in the ACH batch/transaction are compared to the list to determine if an alert is required and the transaction status that should be applied at load time.

Some examples of incoming ACH files and the data elements used for comparison against the approved list are shown below.

Verifies Company ID

101	026013262	0642085182008060950A094101	DeLaere Bank & Trust	FRB Atlanta		
5200	Ashland Armament	A00008	PPDPTTest0820	200806	1064208470000031	
6220260132627677677678		0000150000A00008	Ashland Armament		0064208470000393	
6270260132627677677678		0000030000A00008	Ashland Armaments		0064208470000394	
82000000020005202652000000030000000000150000A00008					064208470000031	
5200	Biolab Birmingha	B00008	PPDPTTest0805	200806	1064208470000032	
6220260132627677677678		0000130000B00008	Biolab Birmingham		0064208470000395	
6270260132627677677678		0000250000B00008	Biolab Birmingham		0064208470000396	
8200000002000520265200000025000000000130000B00008					064208470000032	
5200	Cartwright Car S	C00008	PPDPTTest0806	200806	1064208470000033	
6220260132627677677678		0000800000C00008	Cartwright Car Sales		0064208470000397	
8200000001000260132600000000000000008000000C00008					064208470000033	
5200	Del Aire Develop	D00008	PPDPTTest0804	200806	1064208470000034	
6220260132627677677678		0000170000D00008	Del Aire Developers		0064208470000398	
6270260132627677677678		0000270000D00008	Del Aire Developers		0064208470000399	
82000000020005202652000000270000000000170000D00008					064208470000034	

Compares against Maximum Amount Parameter

101	026013262	0642085182008060950A094101	DeLaere Bank & Trust	FRB Atlanta		
5200	Ashland Armament	A00008	PPDPTTest0820	200806	1064208470000031	
6220260132627677677678		0000150000A00008	Ashland Armament		0064208470000393	
6270260132627677677678		0000030000A00008	Ashland Armaments		0064208470000394	
82000000020005202652000000030000000000150000A00008					064208470000031	
5200	Biolab Birmingha	B00008	PPDPTTest0805	200806	1064208470000032	
6220260132627677677678		0000130000B00008	Biolab Birmingham		0064208470000395	
6270260132627677677678		0000250000B00008	Biolab Birmingham		0064208470000396	
82000000020005202652000000250000000000130000B00008					064208470000032	



Compares against Frequency and Start/End Date Parameters

101	026013262	0642085182008060950A094101DeLaere Bank & Trust	FRB Atlanta		
5200	Ashland Armament	A00008	PPDPTTest0820	200806	1064208470000031
6220	260132627677677678	0000150000A00008	Ashland Armament		0064208470000393
6270	260132627677677678	0000030000A00008	Ashland Armaments		0064208470000394
8200	000000020005202652000000030000000000150000A00008				064208470000031
5200	Biolab Birmingha	B00008	PPDPTTest0805	200806	1064208470000032
6220	260132627677677678	0000130000B00008	Biolab Birmingham		0064208470000395
6270	260132627677677678	0000250000B00008	Biolab Birmingham		0064208470000396
8200	000000020005202652000000250000000000130000B00008				064208470000032

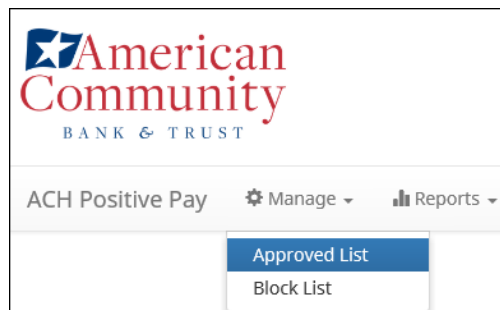
If the notification criteria is set to “Notify” when a debit comes in from a company not on the approved list or violates approved list parameters, ACH POSITIVE PAY/ACH CR POSITIVE PAY will alert designated contacts when a debit is received from an unknown company or from a company that is set up, but violated the parameters. If notification criteria are set to all debits, debits over a certain amount or certain types of debits, the system will NOT alert for approved list violations. If the transaction meets approved list criteria, it will receive a status of “Approved List-Pay”. If it does not, it will receive the system default status.

A. Add to Approved List From Setup Menu

NOTE:

- Approved List user privilege required.

1. Within the ACH POSITIVE PAY/ACH CR POSITIVE PAY module, select Manage > Approved List.



2. The Debit Approved List will display. Click the “Create” button to add an entry to the Approved List.

Approved List							
Delete	Company ID ↕	Company Name ↕	Maximum Amount	Frequency	Start Date	End Date	Edit
<input type="checkbox"/>	ACME	Acme Widget	\$20,000.00		06/18/2020		Edit

Buttons: Delete Selected, Cancel

3. The Add Company page will display. Complete all applicable fields in the top section of the screen.

Approved Company

Company Detail

Company ID: Company Name:
 Max Amount: Frequency: No Frequency
 Start Date: 06/18/2020 End Date:

Add Accounts to Approved List

FFF Escrow - xxxx4444
 FFF Expense - xxxx3333
 FFF Payroll - xxxx2222
 FFFriends - xxxx1111

Buttons: Save, Cancel

Field Name	Optional or Required	Field Validated	Field Content	Notes
Company ID	Required	Exact Match	Max: 10	Valid Characters: A-Z a-z # (number sign) 0-9 , (comma) - (dash)



<i>Field Name</i>	<i>Optional or Required</i>	<i>Field Validated</i>	<i>Field Content</i>	<i>Notes</i>
				(space) _ (underscore)
Company Name	Optional	Not Validated	Max: 16	Valid Characters: A-Z a-z # (number sign) 0-9 , (comma) - (dash) (space) _ (underscore)
Max Amount	Optional	<ul style="list-style-type: none"> The transaction meets the parameters when the amount the amount is less than or equal to the Max Amount The transaction does not meet the parameters when the amount is greater than the Max Amount. 	<ul style="list-style-type: none"> Blank: Any amount is accepted and will not trigger an alert. Zero: Will not be accepted and entry will not save to Approved List. Highest amount: \$99,999,999.99 	Valid Characters: 0-9



<i>Field Name</i>	<i>Optional or Required</i>	<i>Field Validated</i>	<i>Field Content</i>	<i>Notes</i>
Frequency	Optional	<ul style="list-style-type: none"> • If multiple transactions are on a file, the sort order is highest to lowest dollar value. • If the transaction with the highest dollar value exceeds the Maximum Amount, all transactions on the file are not approved. • If the transaction with the highest dollar value is equal to or less than the Maximum Amount, that transaction is approved and all other transactions on the file are not approved. 	<ul style="list-style-type: none"> • Daily: 1 business day • Weekly: 7 calendar days • Bi-Weekly: 14 calendar days • Monthly: Monthly date-to-date • Quarterly: Quarterly date-to-date • Yearly: Yearly date-to-date <p>Date-to-Date Exceptions:</p> <ul style="list-style-type: none"> • Non-Leap Year January 29, 30, 31: February 28 • Leap Year January 30, 31, February 29 • March 31: April 30 • May 31: June 30 • August 31: September 30 • October 31: November 30 	<p>Counter:</p> <p>The counter begins with the first transaction received after the Company and Account is added to the Approved List regardless if the transaction meets or does not meet the parameters of the Approved List.</p>
Start Date	Required	<ul style="list-style-type: none"> • The transaction meets the parameters when the date is equal to or after the Start Date. • The transaction does not meet the parameters when the date is before the Start Date. 	The Start Date is based on the settlement date.	Valid Characters: 0-9
End Date	Optional	<ul style="list-style-type: none"> • The transaction meets the parameters when the date is equal to or before the End Date. • The transaction does not meet the parameters when the date is after the End Date. • The transaction meets the parameters when the field is blank. 	The End Date is based on the settlement date.	Valid Characters: 0-9

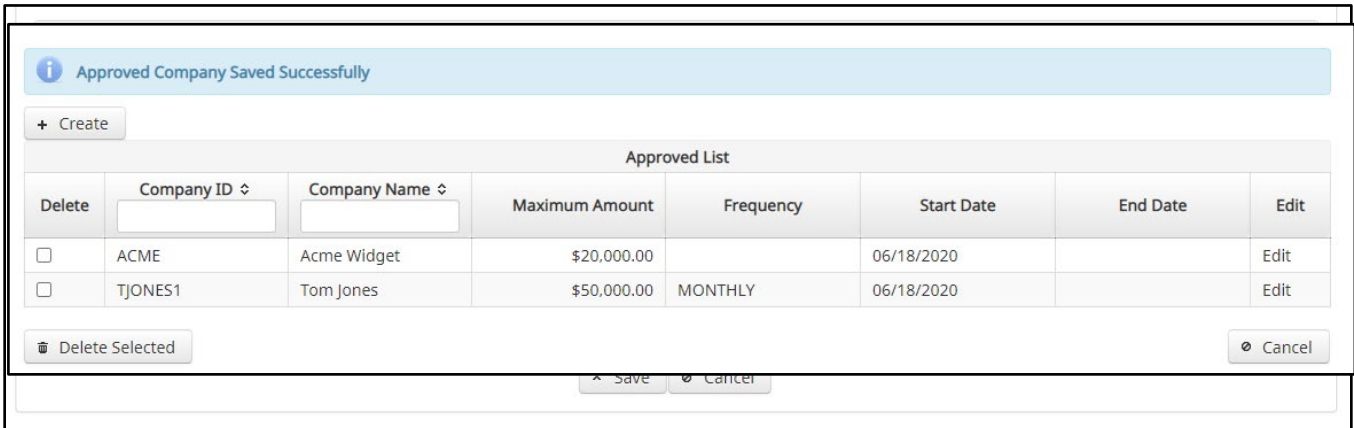
4. Choose from the list of available accounts to add to the Approved List.

> and < move individual accounts between list of available accounts and selected accounts.



>> and << move all accounts between the available and selected accounts fields.

5. Once the entry is completed, click “Save” to save it to the Approved List. A success message will appear.



The screenshot shows a web interface with a light blue header bar containing an information icon and the text "Approved Company Saved Successfully". Below this is a "+ Create" button. The main area is titled "Approved List" and contains a table with the following columns: "Delete", "Company ID", "Company Name", "Maximum Amount", "Frequency", "Start Date", "End Date", and "Edit".

Delete	Company ID	Company Name	Maximum Amount	Frequency	Start Date	End Date	Edit
<input type="checkbox"/>	ACME	Acme Widget	\$20,000.00		06/18/2020		Edit
<input type="checkbox"/>	TJONES1	Tom Jones	\$50,000.00	MONTHLY	06/18/2020		Edit

Below the table are buttons for "Delete Selected" and "Cancel". At the bottom of the interface, there are "Save" and "Cancel" buttons.

6. To edit any entity on the Approved List, click the “Edit” link at the end of the appropriate row to be taken to the company’s screen.
7. To delete any entity on the Approved list, click the checkbox next to the appropriate row, and click the “Delete Selected” button.

B. Add to Approved List from Transaction History

NOTE:

- Transaction History user privilege required.
- Act on Approved List user privilege required.



1. From the Transaction History page, click the > arrow to expand the entry of the ACH debit transaction.

Date	Company	Account #	Amount	Current Status	Manage
08/06/2020	Niveena's Natura	xxxx7678	\$60.00	Return - User	Pay
08/06/2020	Marshall Modelin	xxxx7678	\$1,042.00	Pay - System	Return

Account: Client 8 Main xxxx7678 SEC Code: PPD [Add to Approved List](#) [Add to Block List](#)
Transaction ID: 73179127 Description: PPTest0814 Deadline To Return: 10/03/2020 4:00 PM EDT
Individual Name: Marshall Modeling Trace #: 064208470000436
Company ID: M00008



2. Click the Add to Approved List button to add a company. The Add Company pop-up window will appear.

Add Company to Approved List ✕

Company Id	Company Name	Start Date	End Date
<input type="text" value="M00008"/>	<input type="text" value="Marshall Modelin"/>	<input type="text" value="08/06/2020"/>	<input type="text" value="mm/dd/yyyy"/>
Max Amount	Frequency		
<input type="text" value="1042"/>	<input type="text" value="-- none --"/>		

<i>Field</i>	<i>Description</i>	<i>Can Be Modified</i>
Company ID	Populated with the company ID data from the batch header record of the transaction received.	
Company Name	Populated with the company name data from the batch header record of the transaction received.	✓
Max Amount	Populated with amount of transaction received.	✓
Frequency	Left blank.	✓
Start Date	Populated with the date of transaction received.	✓
End Date	Left blank	✓

3. Click the “Save” button to add to Approved List. Click “Cancel” to return to the Transaction History without adding to the Approved List.
4. The user will be directed to the Transaction History page once the company has been added to the Approved List.



C. Approved List Failure Reasons

When a transaction exception is triggered because of Approved List parameters, the system default status will apply. Examples of types of failure reasons are listed below.

Reason	Description	Sample
Transaction Amount is Greater than Approved List Amount	Dollar amount of transaction is greater than the maximum amount in the Approved List entry.	<div style="text-align: right; margin-bottom: 5px;"> Current Status Manage </div> <div style="background-color: #e6f2e6; padding: 5px; border: 1px solid #ccc; margin-bottom: 5px;"> Pay - System ⊕ Return... </div> <div style="margin-bottom: 5px;"> Add to Approved List Add to Block List </div> <p>Deadline To Return: 08/16/2020 5:00 PM EDT</p> <p>Approved List Violation: Transaction Amount: 1500 is greater than Approved List amount: 1000</p>
Frequency Failure	Transaction violates the frequency set in the Approved List entry.	<div style="background-color: #e6f2e6; padding: 5px; border: 1px solid #ccc; margin-bottom: 5px;"> Pay - System ⊕ Return </div> <div style="margin-bottom: 5px;"> Add to Approved List Add to Block List </div> <p>Deadline To Return: 10/03/2020 4:00 PM EDT</p> <p>Approved List Violation: Frequency: YEARLY Last Transaction Date: 06-AUG-20</p>
Out of Date Range	Transaction was presented prior to the Start Date or after the Ending Date of the Approved List entry.	<div style="background-color: #e6f2e6; padding: 5px; border: 1px solid #ccc; margin-bottom: 5px;"> Pay - System ⊕ Return... </div> <div style="margin-bottom: 5px;"> Add to Approved List Add to Block List </div> <p>Deadline To Return: 08/13/2020 5:00 PM EDT</p> <p>Approved List Violation: Out of Date range - Start Date: 18-JUN-20 End Date:</p>



IV. BLOCKED LIST

The Blocked List is an optional feature which, if enabled by the bank, allows clients to identify companies that are NOT allowed to debit an account or accounts. There are multiple ways to populate the blocked list. It can be done through the Setup > Approved List menu option, or users can add companies to the blocked list from Transaction History. It is important to note that companies added from Transaction History will only be added to the account associated with the transaction it was added on. To prevent the company from debiting other accounts, the user must edit the blocked list.

Users can edit and delete companies from their blocked list.

If an exact match is found, if additional parameters have been established such as maximum amount, frequency, start/end date, the values found in the ACH batch/transaction are compared to the list to determine if an alert is required and the transaction status that should be applied at load time.

Some examples of incoming ACH files and the data elements used for comparison against the blocked list are shown below.

Verifies Company ID

101	026013262	0642085182008060950A094101	DeLaere Bank & Trust	FRB Atlanta		
5200	Ashland Armament		A00008	PPDPTTest0820	200806	1064208470000031
6220260132627677677678		0000150000	A00008	Ashland Armament		0064208470000393
6270260132627677677678		0000030000	A00008	Ashland Armaments		0064208470000394
82000000020005202652000000030000000000150000			A00008			064208470000031
5200	Biolab Birmingha		B00008	PPDPTTest0805	200806	1064208470000032
6220260132627677677678		0000130000	B00008	Biolab Birmingham		0064208470000395
6270260132627677677678		0000250000	B00008	Biolab Birmingham		0064208470000396
82000000020005202652000000250000000000130000			B00008			064208470000032
5200	Cartwright Car S		C00008	PPDPTTest0806	200806	1064208470000033
6220260132627677677678		0000800000	C00008	Cartwright Car Sales		0064208470000397
82000000010002601326000000000000000008000000C00008						064208470000033
5200	Del Aire Develop		D00008	PPDPTTest0804	200806	1064208470000034
6220260132627677677678		0000170000	D00008	Del Aire Developers		0064208470000398
6270260132627677677678		0000270000	D00008	Del Aire Developers		0064208470000399
82000000020005202652000000270000000000170000			D00008			064208470000034

Compares against Maximum Amount Parameter

101	026013262	0642085182008060950A094101	DeLaere Bank & Trust	FRB Atlanta		
5200	Ashland Armament		A00008	PPDPTTest0820	200806	1064208470000031
6220260132627677677678		0000150000	A00008	Ashland Armament		0064208470000393
6270260132627677677678		0000030000	A00008	Ashland Armaments		0064208470000394
82000000020005202652000000030000000000150000			A00008			064208470000031
5200	Biolab Birmingha		B00008	PPDPTTest0805	200806	1064208470000032
6220260132627677677678		0000130000	B00008	Biolab Birmingham		0064208470000395
6270260132627677677678		0000250000	B00008	Biolab Birmingham		0064208470000396
82000000020005202652000000250000000000130000			B00008			064208470000032



Compares against Frequency and Start/End Date Parameters

101 026013262 0642085182008060950A094101DeLaere Bank & Trust FRB Atlanta					
5200Ashland Armament	A00008	PPDPTTest0820	200806	1064208470000031	
6220260132627677677678	0000150000A00008	Ashland Armament		0064208470000393	
6270260132627677677678	0000030000A00008	Ashland Armaments		0064208470000394	
82000000020005202652000000030000000000150000A00008				064208470000031	
5200Biolab Birmingha	B00008	PPDPTTest0805	200806	1064208470000032	
6220260132627677677678	0000130000B00008	Biolab Birmingham		0064208470000395	
6270260132627677677678	0000250000B00008	Biolab Birmingham		0064208470000396	
8200000002000520265200000025000000000130000B00008				064208470000032	

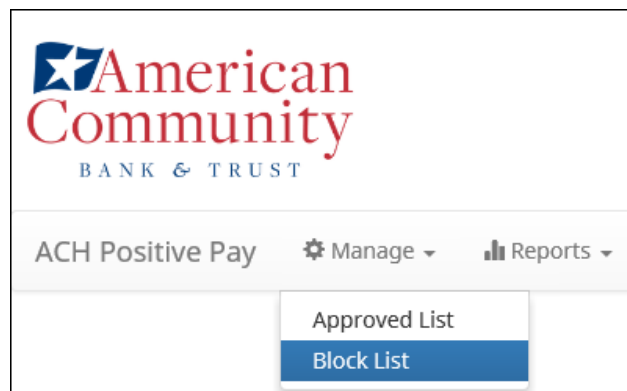
Blocks are intended to automatically return items and alerts are not sent out. However, clients can see those items in transaction history and have the option to pay them before EOD cut-off time. The dashboard will be updated in the next release to display blocked item summary information.

A. Add to Blocked List From Setup Menu

NOTE:

- Act on Blocked List user privilege required.

1. Within the ACH POSITIVE PAY/ACH CR POSITIVE PAY module, click Setup > Blocked List.



2. The Debit Block List will display. Click the “Create” button to add an entry to the Block List.

Block List					
Delete	Company ID ↕	Company Name ↕	Start Date	End Date	Edit
<input type="checkbox"/>	SKETCH	Sketchy Corp	06/19/2020		Edit

Buttons: Delete Selected, Cancel

3. The Add Company to Debit Block List page will display. Complete all applicable fields in the top section of the screen.

Blocked Company

Company Detail

Company ID: [] Company Name: []
Start Date: 06/19/2020 End Date: []

Add Accounts to Block List

Left List:
FFF Escrow - xxxx4444
FFF Expense - xxxx3333
FFF Payroll - xxxx2222
FFFriends - xxxx1111

Right List: []

Buttons: Save, Cancel



<i>Field Name</i>	<i>Optional or Required</i>	<i>Field Validated</i>	<i>Field Content</i>	<i>Notes</i>
Company ID	Required	Exact Match	Max: 10	Valid Characters: A-Z a-z # (number sign) 0-9 , (comma) - (dash) (space) _ (underscore)
Company Name	Optional	Not Validated	Max: 16	Valid Characters: A-Z a-z # (number sign) 0-9 , (comma) - (dash) (space) _ (underscore)
Start Date	Required	<ul style="list-style-type: none"> • The transaction meets the parameters when the date is equal to or after the Start Date. • The transaction does not meet the parameters when the date is before the Start Date. 	The Start Date is based on the settlement date.	Valid Characters: 0-9
End Date	Optional	<ul style="list-style-type: none"> • The transaction meets the parameters when the date is equal to or before the End Date. • The transaction does not meet the parameters when the date is after the End Date. • The transaction meets the parameters when the field is blank. 	The End Date is based on the settlement date.	Valid Characters: 0-9



5. Choose from the list of available accounts to add to the Approved List.

> and < move individual accounts between list of available accounts and selected accounts.

>> and << move all accounts between the available and selected accounts fields.

Add Accounts to Block List

FFF Expense - xxxx3333
FFF Payroll - xxxx2222
FFFriends - xxxx1111

FFF Escrow - xxxx4444

→
→+
←
←+

Save Cancel

6. Once the entry is completed, click “Save” to save it to the Blocked List. A success message will appear.

Blocked Company Saved Successfully

+ Create

Block List					
Delete	Company ID	Company Name	Start Date	End Date	Edit
<input type="checkbox"/>	MAX	Maximum Focus	06/19/2020		Edit
<input type="checkbox"/>	SKETCH	Sketchy Corp	06/19/2020		Edit

Delete Selected Cancel

7. To edit any entity on the Blocked List, click the “Edit” link at the end of the appropriate row to be taken to the company’s screen.

8. To delete any entity on the Blocked list, click the checkbox next to the appropriate row, and click the “Delete Selected” button.

B. Add to Blocked List from Transaction History

NOTE:

- Transaction History user privilege required.
- Act on Blocked List user privilege required.

1. From the Transaction History page, click the > arrow to expand the entry of the ACH debit transaction.

Date	Company	Account #	Amount	Current Status	Manage
08/06/2020	Olivia's Omelett	xxxx7678	\$800.00	Pay - System	Return
08/06/2020	Marshall Modelin	xxxx7678	\$1,042.00	Pay - System	Return

Account: Client 8 Main xxxx7678	SEC Code: PPD	Add to Approved List	Add to Block List
Transaction ID: 73179127	Description: PTTTest0814	Deadline To Return: 10/03/2020 4:00 PM EDT	
Individual Name: Marshall Modeling	Trace #: 064208470000436		
	Company ID: M00008		

2. Click the Add to Blocked List to add a company. The Add Company pop-up window will appear.

Add Company to Block List ✕

Company Id	Company Name	Start Date	End Date
<input type="text" value="M00008"/>	<input type="text" value="Marshall Modelin"/>	<input type="text" value="08/07/2020"/>	<input type="text" value="mm/dd/yyyy"/>
Save		Cancel	

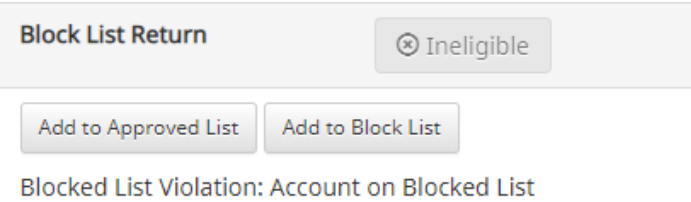
Field	Description	Can Be Modified
Company ID	Populated with the company ID data from the batch header record of the transaction received.	
Company Name	Populated with the company name data from the batch header record of the transaction received.	✓
Start Date	Populated with the date the transaction was received.	✓
End Date	Left blank	✓



3. Click the "Save" button to add to Block List. Click "Cancel" to return to the Transaction History without adding to the Block List.
4. The user will be directed to the Transaction History page once the company has been added to the Block List.

C. Block List Failure Reasons

When a transaction exception is triggered because of Block List parameters, the system default status will apply. Examples of types of failure reasons are listed below.

<i>Reason</i>	<i>Description</i>	<i>Sample</i>
Out of Date Range	Transaction was presented prior to the Start Date or after the Ending Date of the Approved List entry.	



V. REPORTS

NOTE:

- **Reports are available for one (1) year.**

A. Notification Rules Report

The Notification Rules report provides authorized client users a method to view the notification conditions set for each account enrolled for the service. The report allows users to see the default account setting established by the bank, as well as the notification condition and contact information established by the client.

1. Within the ACH POSITIVE PAY/ACH CR POSITIVE PAY module, click Reports > Notification Rules Report.



2. The Notification Rules Report page appears.

Notification Conditions for Client 3								
Account Number	Account Setting	Notification Condition	Amount	Check	Internet	Phone	Email	Cellphone
xxxx1111	Pay All	All Debits	-	-	-	-	1. mhart@fffriends.com 2. fjones@fffriends.com 3. 4. 5. 6.	1. 5554443333 2. 8182099402 3. 4. 5. 6.
xxxx2222	Pay All	All Debits	-	-	-	-	1. mhart@fffriends.com 2. fjones@fffriends.com 3. 4. 5. 6.	1. 5554443333 2. 8182099402 3. 4. 5. 6.
xxxx3333	Pay All	All Debits	-	-	-	-	1. mhart@fffriends.com 2. fjones@fffriends.com 3. 4. 5. 6.	1. 5554443333 2. 8182099402 3. 4. 5. 6.
xxxx4444	Pay All	All Debits	-	-	-	-	1. mhart@fffriends.com 2. fjones@fffriends.com 3. 4. 5. 6.	1. 5554443333 2. 8182099402 3. 4. 5. 6.
Total count: 4								

Account Number The last 4 digits of each account number enrolled.

Account Setting The default pay or return setting established by the bank when the account was enrolled for the service.

- Pay All
- Return All

Notification Condition See Notification Rules section for detailed descriptions:

- All Debits
- Debit Over the Debit Amount
- Company Not in Approved List

Debit Amount If Notification Condition is Debit Over the Debit Amount, the amount entered will be displayed.

Check

- If Notification Condition is ACH Debits with Check/Internet/Phone is selected
- If Check is selected, Y will be displayed.

Internet

- If Notification Condition is ACH Debits with Check/Internet/Phone is selected
- If Internet is selected, Y will be displayed.

Phone

- If Notification Condition is ACH Debits with Check/Internet/Phone is selected
- If Phone is selected, Y will be displayed.

Email Email address(es) that will receive email alerts.



Cell Phone

Cell phone number(s) that will receive email alerts; this section will display only if the financial institution is configured to allow SMS Text alerts.

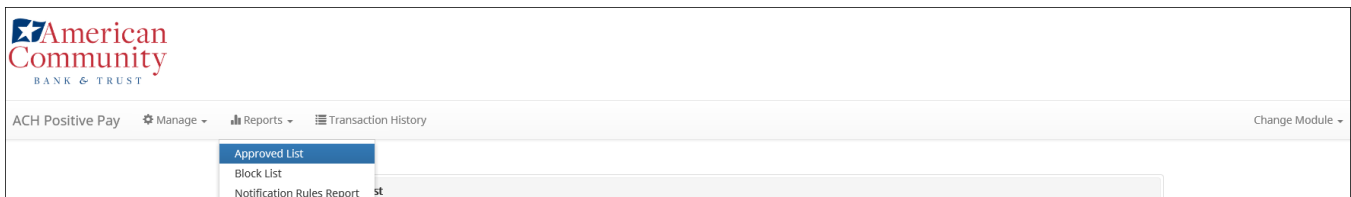
B. Approved List Report

NOTE:

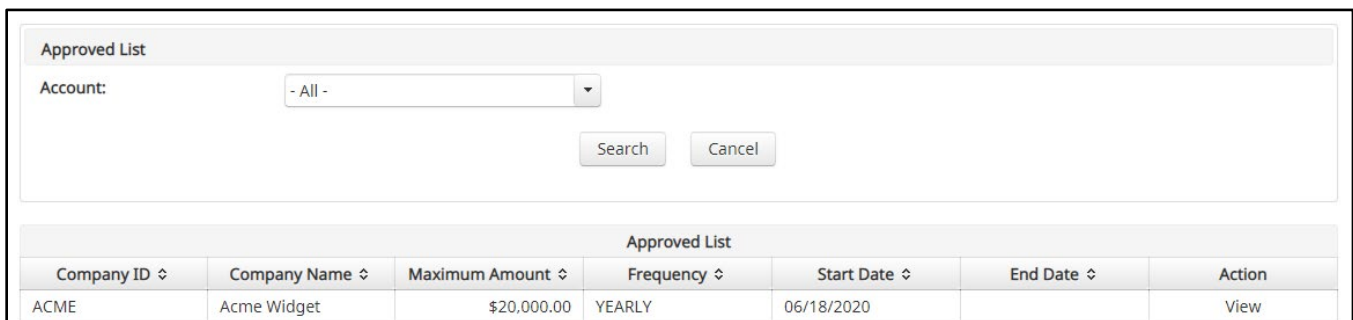
- Approved List Report user privilege required.

The Approved List report makes it easy for client users to identify all the companies set up on the approved list for a specific account.

1. Within the ACH POSITIVE PAY/ACH CR POSITIVE PAY module, click Reports > Approved List.



2. The Approved List Report page appears.



The screenshot displays the 'Approved List' report page. At the top, there is a search form with a dropdown menu for 'Account' set to '- All -', and 'Search' and 'Cancel' buttons. Below the form is a table with the following data:

Approved List						
Company ID	Company Name	Maximum Amount	Frequency	Start Date	End Date	Action
ACME	Acme Widget	\$20,000.00	YEARLY	06/18/2020		View



- The "Account" drop-down menu will allow the user to search approved list entries by account number. Select the account number from the drop-down menu. Click the "Search" button to proceed.

Approved List

Account:

- All -
- FFFriends - xxxx1111
- FFF Payroll - xxxx2222
- FFF Expense - xxxx3333
- FFF Escrow - xxxx4444

Company ID	Company Name	Maximum Amount	Frequency	Start Date	End Date	Action
------------	--------------	----------------	-----------	------------	----------	--------

- All Approved List entries for that account number will be displayed.

Approved List

Account:

Approved List						
Company ID	Company Name	Maximum Amount	Frequency	Start Date	End Date	Action
ACME	Acme Widget	\$20,000.00	YEARLY	06/18/2020		View
CANOVA	Richard Canova	\$10,000.00	DAILY	06/19/2020		View
CLEARY	Frank Cleary	\$1,000.00	WEEKLY	06/19/2020		View
RICHARDS	Richards & Assoc	\$10,000.00	MONTHLY	06/19/2020	07/19/2020	View
TJONES1	Tom Jones	\$50,000.00	MONTHLY	06/18/2020		View


- Clicking the "Cancel" button at any time on this screen will navigate the user back to the ACH POSITIVE PAY/ACH CR POSITIVE PAY welcome screen.



6. The user may view Approved List details for any company by clicking the “View” link in the Action column.

Approved List

Account:

Approved List						
Company ID ↕	Company Name ↕	Maximum Amount ↕	Frequency ↕	Start Date ↕	End Date ↕	Action
ACME	Acme Widget	\$20,000.00	YEARLY	06/18/2020		View 
CANOVA	Richard Canova	\$10,000.00	DAILY	06/19/2020		View

7. The Approved List Details screen will display company detail, including all accounts included on the Approved List. Click the “Back” button to return to the Approved List Report screen

Company Detail

Company ID	ACME	Company Name	Acme Widget
Max Amount	\$20,000.00	Frequency	YEARLY
Start Date	06/18/2020	End Date	

Accounts

- FFFriends - xxxx1111
- FFF Payroll - xxxx2222
- FFF Expense - xxxx3333
- FFF Escrow - xxxx4444

C. Block List Report

NOTE:

- Block List Report user privilege required.

The Block List report makes it easy for client users to identify all the companies set up on the block list for a specific account.

1. Within the ACH POSITIVE PAY/ACH CR POSITIVE PAY module, click Reports > Block List.



- Approved List
- Block List**
- Notification Rules Report

2. The Block List Report page appears.

Block List

Account:

Block List				
Company ID	Company Name	Start Date	End Date	Action
MAX	Maximum Focus	06/20/2020		View

3. The "Account" drop-down menu will allow the user to search approved list entries by account number. Select the account number from the drop-down menu. Click the "Search" button to proceed.

Block List

Account:

- All -
- FFFriends - xxxx1111
- FFF Payroll - xxxx2222
- FFF Expense - xxxx3333
- FFF Escrow - xxxx4444

Block List				
Company ID	Company Name	Start Date	End Date	Action

4. All Block List entries for that account number will be displayed.

Block List				
Company ID	Company Name	Start Date	End Date	Action
A03	Armada Resources	06/19/2020		View
DD1	Dogwood Designs	06/19/2020		View
MAX	Maximum Focus	06/20/2020		View
SKETCH	Sketchy Corp	06/19/2020		View

5. Clicking the “Cancel” button at any time on this screen will navigate the user back to the ACH POSITIVE PAY/ACH CR POSITIVE PAY welcome screen.

6. The user may view Block List details for any company by clicking the “View” link in the Action column.

Block List				
Company ID	Company Name	Start Date	End Date	Action
A03	Armada Resources	06/19/2020		View
DD1	Dogwood Designs	06/19/2020		View

7. The Block List Details screen will display company detail, including all accounts included on the Block List. Click the “Back” button to return to the Block List Report screen.

Company Detail

Company ID	A03	Company Name	Armada Resources
Start Date	06/19/2020	End Date	

Accounts

- FFFriends - xxxx1111
- FFF Payroll - xxxx2222
- FFF Expense - xxxx3333
- FFF Escrow - xxxx4444

Back



APPENDIX A – MESSAGE ALERTS

<i>Service Module</i>	<i>Alert Type</i>	<i>Description</i>	<i>Recipient</i>
ACH POSITIVE PAY/ACH CR POSITIVE PAY	Alert EOD Completed	EOD Completed	FI
	Incoming ACH File Failed	File Failed	FI
	Incoming ACH File Loaded	File Processed	FI
	Incoming ACH File Queued	File Queued	FI
	Debit Notification Account	Account Debit Notification	Client
	Debit Notification Transaction	Debit Transaction Notification	Client
	Debit Service Alert	Debit Service Alert	Client
	Credit Notification Account	Account Credit Notification	Client
	Credit Notification Transaction	Credit Transaction Notification	Client
	Credit Service Alert	Credit Service Alert	Client

