

# eTreasury+ ACH Positive Pay Quick Reference Guide



## Adding an ACH Payment Rule

Payment rules can be created on-demand without an exception being present.

Prerequisites: The Approval role and Allow Transmit account entitlement are required to complete this task.

1. Click Account Services > Manage payment rules.
2. Click the **Add authorization** link.
3. Fill in or select the authorization options:

Option	Description
Type	One-Time, Ongoing, or Do not allow
Debit account	Accounts enabled for ACH Positive Pay.
Maximum amount	No maximum amount or Maximum amount  For the Maximum amount option, type a dollar amount that can be debited from the account before an exception is generated. Any amount greater than this amount generates an exception.

**Note:** Not required if the *Do not allow* option is selected.

ACH transaction type	All - Select All, ADV - Automated Accounting Advice, ARC - Accounts Receivable, BOC - Back Office Conversion, CCD - Corporate Debit, CTX - Corporate Trade Exchange, IAT - International ACH Transaction, MTE - Machine Transfer Entry, POP - Point of Purchase, POS - Point of Sale, PPD - Prearranged payment, RCK - Re-presented Check, SHR - Shared network Transaction, TEL - Telephone Initiated,
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### Option

### Description

TRC - Truncated Entry, TRX - Truncated Entries Exchange, WEB - Internet Initiated, XCK - Destroyed Check

**Note:** Not required if the *Do not allow* option is selected.

Originator company name	The originating company. Up to 16 alphanumeric characters are allowed.
Originator company ID	The ID for the originating company. Up to 10 alphanumeric characters are allowed.
Expiration date	No Expiration Date or Expiration Date.  For the Expiration Date option, select or type a date on which the rule expires.

4. Click Save changes.

## Changing an ACH Payment Rule

Payment rules can be changed any time.

Prerequisites: The Approval role and Allow Transmit account entitlement are required to complete this task.

1. Click Account Services > Manage payment rules.
2. Click the Edit link beside the payment rule you want to change.
3. Change the authorization options as needed:

### Option

### Description

Maximum amount	No maximum amount or Maximum amount  For the Maximum amount option, type a dollar amount that can be debited from the account before an exception is generated. Any amount
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Option	Description
	greater than this amount generates an exception.
	<b>Note:</b> Not required if the Do not allow option is selected.
Originator company name	The originating company. Up to 16 alphanumeric characters are allowed.
Expiration date	No Expiration Date or Expiration Date.  For the Expiration Date option, select or type a date on which the rule expires.

4. Click Save changes.

## Deleting an ACH Payment Rule

Payment rules can be deleted any time.

Prerequisites: The Approval role and Allow Transmit account entitlement are required to complete this task.

1. Click Account Services > Manage payment rules.
2. Click the Delete link beside the payment rule you want to delete and then click OK.

## Making a Decision on an ACH Exception

Decisions can be made on ACH exceptions between 08:00 (8:00 a.m.) and 15:00 (3:00 p.m.) Eastern Time. If a decision is not made on an exception during this time frame, then the default decision set up by your financial organization is applied.

Prerequisites: The Approval role and Allow Transmit account entitlement are required to complete this task.

1. Click **Account Services > Manage exceptions.**
2. Click the check box beside each exception on which you want to make a decision.
3. Select a Decision option: Pay or Return.
  - 3.1 For Pay decisions, click Edit payment rule link to change the Maximum Amount and/or the ACH Transaction Type. To remove the automatic payment rule, de-select the Add payment rule for this originating company check box.
4. Click Continue.
5. Review the exceptions as needed and then click **Approve/Transmit.**

## Deleting an ACH Exception Decision

Exception decisions that have not received all approvals can be deleted between 08:00 (8:00 a.m.) and 15:00 (3:00 p.m.) Eastern Time. Exception decisions on exceptions that have received all approvals cannot be deleted/changed.

Prerequisites: The Approval role and Allow Transmit account entitlement are required for this task.

1. Click Account Services > Manage exceptions.
2. Click the link in the Debit Account column beside the exception item decision you want to delete.
3. Click the delete decision link.
4. Review the item as needed and then click Delete.

## Viewing the Status of ACH Exceptions

Company users can review a summary of all exceptions and view details about them such as originator company name, reject reason, amount, decision, and who made the decision. Company users can determine whether the correct decisions were applied to the exceptions or if the bank default decision was applied.

1. Click Account Services > Exceptions status.
2. Select one or more Account options.
3. Select a Date range option.
4. Select an Exception type option:

Option	Description
Include all exceptions	Exceptions with and without a decision.
Decided	Exceptions that have been paid, returned, or have a default decision. Default decisions are defined by your financial organization.
Not yet decided	Exceptions that have not been paid or returned.

5. Click Search.