



Positive Pay User Guide-ACH

Best Practices / User Responsibilities

- Exception Items must be decisioned by 2:00pm. If Exception Items are not decisioned by 2:00pm, items will be returned.
- Management of the decisioning process will be required every business day (Mon-Fri excluding Federal Holidays).
- When you have Exception Items, a summary email will be sent in the morning. Please notify us of any updates to contact information.
- Every morning, log into online banking and access the Positive Pay portal to review and decision exception items.
- Make sure at least two or more users have access to Positive Pay to cover the exception item decisioning process for time off and unexpected absences.
- Update all ACH Policies on a daily basis (ideally as items are decisioned).

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Critical Timeframes

7:00am EST-If Exception Items are present, the “ACH Exception Item Report” is emailed.

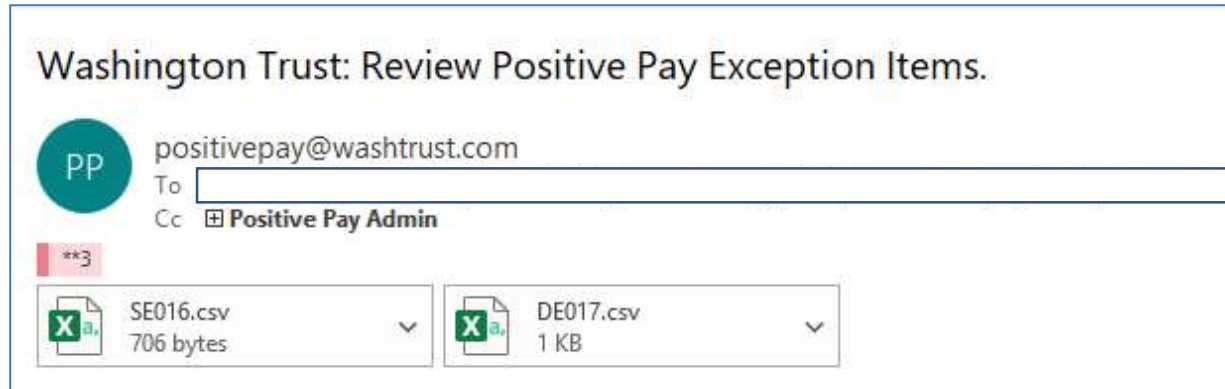
9:00am EST-System is available for Exception Item processing.

11:00am EST-If Exception Items have not been decisioned, a reminder email is sent.

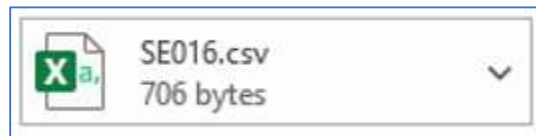
1:00pm EST-If Exception Items have not been decisioned, a final notice email is sent.

2:00pm EST-Exception Item decisioning cut-off. Items must either be accepted or rejected. Any outstanding items will be rejected.

Daily Emails



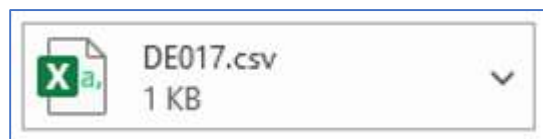
The first attachment will contain an overview of the day's activity.



The critical data is found in the “**# Not Reviewed**” column, which will detail whether an account has Exception Items that need attention.

	A	B	C	D
1	Transit	Account	#Suspects	#Not Reviewed
2	11500858	*****6500	1	1

The second attachment will give greater detail regarding each Exception Item.

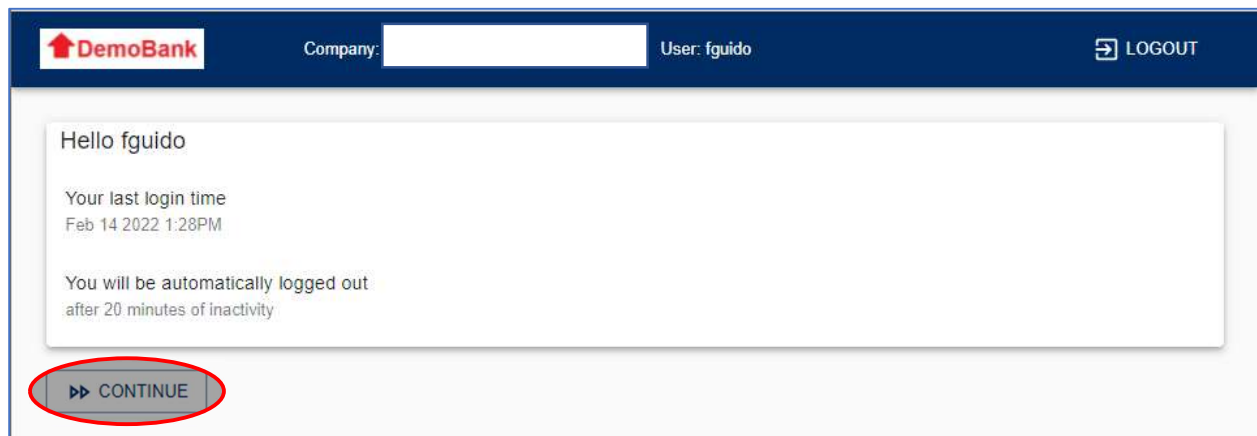


	A	B	C	D	E	F	G	H	I	J	K	
1	Exception Date	Transit	Account	Trace Number	Amount	Immediate Destination Name	Standard Entry Class Code	Originating DFI Identification	Immediate Origin Name	Company Name	Company Identification	Company Entry Description
2	1/11/2021	11500858	*****500	1.2114E+14	1004.5	WASHINGTON TRUST COMPAN	WEB	ASF APPLICATION SUPERVI	TEST COMPANY	123456789	BILL PAYMENT	



System Login

Log into online banking as your normally would, then follow the screens below.





Exception Item Decisioning

Option 1-Summary view.

1

2

3

4

5

6



Option 2-Expand All view.

Option 2-Expand All view.

The screenshot displays the Washington Trust ACH Exceptions interface. The top navigation bar shows the DemoBank logo, user information (User: fguido), and the date (Thursday, April 7, 2022, 5:37:10 PM). The left sidebar contains navigation links: Home, Accounts, Company Profile, Profile, User Management, and Contact Us. The main content area shows the 'Daily Tasks' section with buttons for 'CHECK SUSPECTS', 'ACH SUSPECTS', and 'PREFERENCES'. The 'ACH SUSPECTS' button is highlighted. Below this, the 'ACH Exceptions' section is visible, showing a warning: 'You have 324 minutes left to disposition the exceptions.' A checkbox for 'Include preferred accounts only' is present. A table lists exceptions with columns: Transit, Account, and Number of Unreviewed or Pending Exceptions. The table shows one exception for Transit 011500858 with 1 pending exception. A dropdown menu is open for the first row, showing options: None, None, Pay, and Return. The 'SAVE CHANGES' button is also visible.

Transit	Account	Number of Unreviewed or Pending Exceptions
011500858		1

Date	Trace	Check#	Code	Type	CR/DR	Serial#	Amount(\$)	Action	More...
Transit: 011500858 / Account:									
2022/04/06	011500850007739	27	CCD	DR			7,556.85	None	
Transit: 011500858 / Account:									
2022/04/06	011500850007734	27	CCD	DR			7,710.16	None	
Transit: 011500858 / Account:									
2022/04/06	011500850007733	27	CCD	DR			8,440.57	None	
Transit: 011500858 / Account:									



Option 3-Accounts link.

Selected: Transit: 011500858 Account: Range: 1 - 999999999 ☒ DESELECT

ACCOUNT ITEMS BILLING INFO STOP PAYMENTS ISSUE ITEMS ACH PP PARAMETERS

Rows per page: 10 1-3 of 3 |< < > >|

Active	Transit	Account	Notes	Range Start	Range End
Yes	011500858		Operating Account	1	999999999
Yes	011500858		Payroll Account	1	999999999
Yes	011500858		Finance Co Deposits	1	999999999

Selected: Transit: 011500858 Account: Range: 1 - 999999999 ☒ DESELECT

ACCOUNT ITEMS BILLING INFO STOP PAYMENTS ISSUE ITEMS ACH PP PARAMETERS

Report: Suspects Needed To Be Reviewed Exception Reason: All Reasons SEARCH SCRUB

Check: Suspects Needed To Be Reviewed
Current Day Suspects
Previous Days Suspects
Pending Decisions To Be Reviewed
Paid Items
PNI Items
Returned Items
Outstanding Items
Consolidated Items
ACH Accepted Items
ACH Exceptions

Amount From Amount To Payee Name

Rows per page: 200 0-0 of 0 |< < > >|



DemoBank ? Company: [] User: fguido Thursday, April 7, 2022, 6:12:45 PM LOGOUT

Home Accounts Company Profile Profile User Management Contact Us

Selected: Transit: 011500858 Account: [] Range: 1 - 999999999 X DESELECT

ACCOUNT ITEMS BILLING INFO STOP PAYMENTS ISSUE ITEMS ACH PP PARAMETERS

Report: ACH Exceptions Cycle: ☒ Current Day ☐ History Type: ☒ Credit ☒ Debit Disposition: ☐ Pay ^

☐ Return ☒ Deferred ☒ Not Reviewed **5** SEARCH PDF VIEW

Check Number From [] Check Number To [] Amount From [] Amount To [] Originating Transit []

Originating Comp. ID [] Originating Name []

☒ ACK ☒ ADV ☒ ARC ☒ ATX ☒ CBR ☒ CCD ☒ CIE ☒ COR ☒ CTX ☒ DNE ☒ ENR ☒ MTE ☒ PBR
☒ POP ☒ POS ☒ PPD ☒ RCK ☒ SHR ☒ TEL ☒ TRC ☒ TRX ☒ WEB ☒ XCK

For Pay decisions, first select "ADD POLICY" then select "DISPOSITION".

For Return decisions, simply select "DISPOSITION".

Status	Action	Orig Transit
Not Reviewed	6b DISPOSITION ADD POLICY	081903867

Total Amount(\$) 128.74

6a

DemoBank ? Company: [] Thursday, April 7, 2022, 6:20:05 PM LOGOUT

Home Accounts Company Profile Profile User Management Contact Us

Selected: Transit: 011500858 Account: [] Range: 1 - 999999999 X DESELECT

ACCOUNT ITEMS BILLING INFO STOP PAYMENTS ISSUE ITEMS **7** ACH PP PARAMETERS

ACH Policies:

Also for Pay decisions, the last step in the process is to edit the newly created policy.

First, select "ACH PP PARAMETERS".

Next, search for the new policy and select it.

effectiveDate	header	Expiry Date	Enable	Description					
2014/05/27			Y	ACH Credit Policy					
2019/10/23			Y	Policy from exception					
1081903867	THE BANK OF MO	27	CCD	Debit	128.74	128.74	2022/04/07	Y	Policy from exception
7041045815	BCBS MASS	27	CCD	Debit	0.00	11,000.00	8 2022/03/02	Y	Policy from exception

DemoBank ? Company: [] Thursday, April 7, 2022, 6:25:49 PM LOGOUT

Home Accounts Company Profile Profile User Management Contact Us

Selected: Transit: 011500858 Account: [] Range: 1 - 999999999 X DESELECT

ACCOUNT ITEMS BILLING INFO STOP PAYMENTS ISSUE ITEMS ACH PP PARAMETERS

10

Company Name THE BANK OF MO Code 27 Type CCD Credit/Debit Debit

Min amount 1.00 Max amount 150 **9** Effective Date* April 7, 2022 Expiry Date []

Description* Policy from exception ☒ Enable

Finally, update the "Min" and "Max" Amounts, and be sure to hit "Save".