



**Advanced protection and reporting
for your ACH payment stream.**

Kick fraud attempts back where they came from with ACH Positive Pay defenses

Harness the power of a complete product suite focused on Positive Pay, with ACH protections and reporting. Your team can verify payments, handle exceptions, track activity and generate reports, while receiving timely notifications. Positive Pay saves time, money and protects your business from fraud.

The Positive Pay Product Suite for ACH includes:

- Business managed ACH filters
- ACH exception decisioning
- Filter Notifications
- Notifications 30 minutes prior to cutoff
- Pay / Return decision history reporting
- Account-specific user entitlements



Control the Exception Rules for your business

You're in control. ACH Exception items are generated because they meet or violate an ACH Filter Rule. Businesses can define rules at the account level for ACH activity. Then every ACH transaction presented for payment is measured against these established rules to determine if further scrutiny is needed.

EXAMPLE — ACH rules define pre-approved ACH activity for an account and can include some of the following factors:

- **Originating company**
- **Amount range**
- **Debit or Credit stipulation**
- **Standard entry class**



ACH Filtering Block: Customers are notified when transactions do not meet requirements. For example: if an ACH transaction violates an established filter.



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



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



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

Mitigate risk with ACH Filter Rules controls

ACH Filter Rules allow users with the appropriate entitlements to manage, create, edit, and delete ACH Filter Rules. Administrators can enable additional fraud mitigation controls by filtering out unauthorized ACH transactions to provide an additional layer of security to safeguard business assets.

The screenshot displays the 'ACH Exceptions - Filter Rules' interface. On the left, a search panel (1) allows filtering by Account, ACH Company Name, Company ID, SEC Code, Amount, Transaction Type, and Status. The main table (2) lists filter rules with columns for Rule Name, Account, ACH Company Name, Company ID, SEC Code, Amount, Transaction Type, Status, and Actions. A 'Details' link (3) is visible for each rule. The bottom section (4) shows the 'Filter Rule Detail' for a specific rule, including Account Filter Settings, Debits Not Allowed / Credits Allowed, ACH Company Name, SEC Code, Amount, Transaction Type, Expiration Date, Status, and an Audit trail.

Rule Name	Account	ACH Company Name	Company ID	SEC	Amount	Transaction Type	Status	Actions
Irs exceptions	xxxx2020	SMAC INC	1984		\$0.00 - \$1,000.00	Debit Allowed	ACTIVE	Actions + Details
Vendor One	xxxx2020	SMAC INC	1984	PPD	\$100.00	Debit Allowed	ACTIVE	Actions + Edit Clone Criteria Delete Details
TEST DEMO	xxxx2020	SMAC INC	1984	PPD	\$150.00 - \$...	Debit Allowed	ACTIVE	Actions + Details
test new rule	xxxx2020	SMAC INC	1984	PPD	\$250.00	Debit Allowed	ACTIVE	Actions + Details
Mark Test	xxxx2020	SMAC INC	1984	PPD	\$250.00	Debit Allowed	ACTIVE	Actions + Details
CB Filter Nine	xxxx2020	SMAC INC	1984	PPD	\$505.00	Debit Allowed	ACTIVE	Actions + Details
CB Filter Eight	xxxx2020	SMAC INC	1984	PPD	\$550.00	Debit Allowed	ACTIVE	Actions + Details
Debit exception	xxxx2020	SMAC INC	1984	CCD		Debit Allowed	ACTIVE	Actions + Details
Allow Debit	xxxx2020	SMAC INC	1984	PPD	\$500.00	Debit Allowed	ACTIVE	Actions + Details

1 Search ACH Exception Filter Rules allow users to search on Account, ACH Company Name, Company ID, SEC Code, Amount Transaction Type and Status to find specific Filter Rules.

2 Actions provide users with the ability to edit, clone or delete each itemized rule in the search results.

3 Details link expands the ACH Filter Rule to view additional information.

4 Audit trail catalogs who created, updated, or deleted the filter rule including:

- Username
- Action taken
- Date and time stamp

Create ACH Filter Rules anytime you want

Anytime during the workflow users can decide if new rule would be more appropriate. ACH Filter Rules filters transactions from specific payers by using their ACH company ID, ACH company name, types of pre-authorizations (SEC Codes) or designated transaction amounts. ACH Filter Rules can be utilized to allow or stop ACH Transactions that pose risk factors. ACH transactions that do not meet the filter rule criteria will generate an ACH Exceptions item that can be decisioned (Pay or Return) when working ACH Exception items with ACH Positive Pay.

The image displays two screenshots from the Treasury One Professional interface. The top screenshot shows the 'ACH Exceptions - Filter Rules' page with a list of filter rules. A blue circle with the number '1' highlights the 'Create New Filter' button in the top right corner. The bottom screenshot shows the 'ACH Exceptions - Create ACH Filter Rule' form, with a blue circle and the number '2' highlighting the 'Create ACH Filter' step in the progress bar. The form includes fields for Account, Filter Rule Name, Company ID, Transaction Type, Amount, SEC Code, and ACH Company Name, along with radio buttons for 'Credit Allowed' and 'Debit Allowed'.

Filter Name	Account	ACH Company Name	Company ID	SEC	Amount	Transaction Type	Status	Actions
BS Exception	xxxx2020	SMAC INC	19841984		00.00 - \$1.00	Debit Allowed	ACTIVE	Actions + Details
Vendor One	xxxx2020	SMAC INC	19841984	PPD	\$100.00	Debit Allowed	ACTIVE	Actions + Details
TBET DEMO	xxxx2020	SMAC INC	19841984	PPD	\$150.00 - \$	Debit Allowed	ACTIVE	Actions + Details
WEB NEW HULL	xxxx2020	SMAC INC	19841984	PPD	\$250.00	Debit Allowed	ACTIVE	Actions + Details
Map Test	xxxx2020	SMAC INC	19841984	PPD	\$250.00	Debit Allowed	ACTIVE	Actions + Details
CB Filter Name	xxxx2020	SMAC INC	19841984	PPD	\$300.00	Debit Allowed	ACTIVE	Actions + Details
CB Filter Bgth	xxxx2020	SMAC INC	19841984	PPD	\$550.00	Debit Allowed	ACTIVE	Actions + Details
Debit Exception	xxxx2020	SMAC INC	19841984	CCD		Debit Allowed	ACTIVE	Actions + Details
Allow Debit	xxxx2020	SMAC INC	19841984	PPD	\$500.00	Debit Allowed	ACTIVE	Actions + Details
Filter	xxxx2021	SMAC INC	19841984	PPD	00.00 - \$30	Debit Allowed	ACTIVE	Actions + Details

1 Create New Filter is available at anytime within the work flow. When selected the Create ACH Filter Rule screen is activated.

2 ACH Filter Rule Settings provides the criteria needed to establish a new ACH Filter Rule. When the form is completed the user can review before confirming the new rule.

1 Create New Filter is available at anytime within the work flow. When selected the Create ACH Filter Rule screen is activated.

2 ACH Filter Rule Settings provides the criteria needed to establish a new ACH Filter Rule. When the form is completed the user can review before confirming the new rule.

Start decisioning right from the dashboard

As soon as you log in, the Positive Pay Exceptions Dashboard widget puts everything you need at eye level to Pay, Return or view current ACH Exceptions. These useful features allows your team members to review exceptions, execute decisions right from the dashboard.

The screenshot shows the Positive Pay Exceptions Dashboard. The top section displays a list of ACH Exceptions with columns for Account, ACH Company, Amount, Posted Date, Type, SEC Code, and Description. A 'Pay All' button (1) and a 'Return All' button are visible on the left. A 'Review' button (3) is located below the list. The bottom section shows a detailed view of a selected item, including a 'Decision Taken' column with options for 'Return' and 'Pay', and 'Save' and 'Back' buttons.

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

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

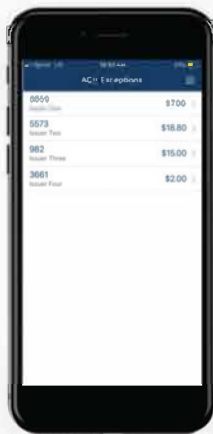
1. Pay All / Return All buttons enable users to select a single ACH Exceptions or bulk select multiple ACH Exceptions to process or return.

2. Relevant ACH Exceptions information. At a glance, users can swiftly review the information associated with each ACH Exception, including: Account Number, Company, Amount, Posted Date, SEC Code, and a Description.

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

Perform decisions where they need to work

Whether on mobile or desktop, the ACH Exceptions decisioning process is clean and efficient. On the desktop, users can expand the filters to find a specific Positive Pay exception. 'Type to Filter' is available by simply typing either the Account number, ACH Company, Amount, Posted Date, Type, or SEC Code. On the mobile platform, you can quickly and easily access ACH Exceptions; however, 'Type to Filter' is available on desktop only.



Flexible ACH filters allow you or the customer to approve or reject all debits or credits, and then manage specific exceptions to those rules.

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

Account #	ACH Company	Amount	Posted Date	Type	SEC Code	Description	Action
MATTHEW CTE		\$30.00	05/16/2023	ACH Debit	CTE	PAYMENTS MATTHEW CTE CTE PAYMENT CTE DATA 9999944300027	Create Filter Rule
SMAC INC		\$2,800.00	05/16/2023	ACH Batch	PPD	ACH BATCH SMAC INC PPD 9999944300028 ACH BATCH	Create Filter Rule
SMAC CSP		\$500.00	05/16/2023	ACH Batch	CCD	CSP SMAC CSP CCD	Create Filter Rule
SMAC CSP		\$18.00	05/16/2023	ACH Batch	CCD	CSP SMAC CSP CCD	Create Filter Rule
SMAC INC		\$2.22	05/16/2023	ACH Batch	PPD	ACH BATCH SMAC INC PPD 9999944300032 ACH BATCH	Create Filter Rule
SMAC INC		\$121.00	05/16/2023	ACH Batch	PPD	ACH BATCH SMAC INC PPD 9999944300001 ACH BATCH	Create Filter Rule
SMAC INC		\$50.00	05/16/2023	ACH Debit	PPD	ACH BATCH SMAC INC PPD 9999944300001 ACH BATCH	Create Filter Rule
SMAC INC		\$21.44	05/16/2023	ACH Batch	PPD	ACH BATCH SMAC INC PPD 9999944300001 ACH BATCH	Create Filter Rule
SMAC INC		\$18.91	05/16/2023	ACH Debit	PPD	ACH BATCH SMAC INC PPD 9999944300028 ACH BATCH	Create Filter Rule
SMAC INC		\$13.40	05/16/2023	ACH Batch	PPD	ACH BATCH SMAC INC PPD 9999944300032 ACH BATCH	Create Filter Rule

1 Search Filter for ACH Exceptions has search criteria including posted date and entry description.

2 Information icon provides information to help the user understand what they are seeing on the screen.

3 Create Filter Rule An ACH Filter Rule can be created while working an ACH Exceptions item. When selected, you are redirected to the Create ACH Filter Rule workflow.

4 Pay and Return Radio Buttons allow for quick itemization.

Leverage Historical Data to Your Advantage

Understanding the history of each activity is essential. The ACH Positive Pay Exceptions Decision Activity flow provides an easy-to-follow historical review with detailed auditing, making it easier for users to comprehend the sequence of events and identify issues.

The screenshot displays the 'ACH Exceptions - Decision Activity' interface. On the left, a search filter (1) includes options for 'All Selected', 'Amount', 'Posted Date', 'RFC Code', and 'Entry Description'. The main area shows a table of transactions (2) with columns for Decision #, Decision Date, Decided By, Account #, ACH Company, Amount, Posted Date, Type, RFC Code, and Description. A search icon (3) is located above the table. The table lists various transactions, including PAY and RETURN entries for different accounts and companies.

Decision #	Decision Date	Decided By	Account #	ACH Company	Amount	Posted Date	Type	RFC Code	Description
PAY	05/08/2023 10:46AM	Joe Matthew		Matthew Lights	\$1.00	05/05/2023	ACH Debit	CCD	PRET N Matthew Lights CCD
PAY	04/20/2023 10:48AM	smac		SMAAC INC	\$121.00	04/19/2023	ACH Debit	PPD	ACH BATCH SMAAC INC PPD 999994463000003 ACH BATCH
PAY	04/18/2023 9:39AM	smac		SMAAC INC	\$121.00	04/17/2023	ACH Debit	PPD	ACH BATCH SMAAC INC PPD 999994463000003 ACH BATCH
RETURN	04/18/2023 9:39AM	smac		SMAAC INC	\$121.00	04/17/2023	ACH Debit	PPD	ACH BATCH SMAAC INC PPD 999994463000003 ACH BATCH
PAY	03/09/2023 11:29AM	Joe Matthew		MATTHEW 2	\$1.40	03/08/2023	ACH Credit	PPD	OFFSET O MATTHEW 2 PPD 999994463000001
RETURN	03/09/2023 11:27AM	Joe Matthew		MATTHEW 2	\$2.32	03/08/2023	ACH Debit	PPD	OFFSET O MATTHEW 2 PPD 999994463000002
PAY	03/09/2023 11:27AM	Joe Matthew		MATTHEW 2	\$1.11	03/08/2023	ACH Debit	PPD	OFFSET O MATTHEW 2 PPD 999994463000001
RETURN	03/02/2023 9:28AM	smac		MATTHEW 2	\$3.33	03/01/2023	ACH Debit	PPD	OFFSET O MATTHEW 2 PPD 999994463000002
PAY	02/13/2023 11:49AM	Chucky Bob		SMAAC INC	\$1.17	02/10/2023	ACH Debit	PPD	ACH BATCH SMAAC INC PPD 999994463000001 ACH BATCH
PAY	02/13/2023 11:49AM	Chucky Bob		SMAAC INC	\$1.08	02/10/2023	ACH Debit	PPD	ACH BATCH SMAAC INC PPD 999994463000003 ACH BATCH

1 Search Filter includes All Decided Items, Paid Items, Returned Items, as well as No Decisions.

2 Information icon provides information to help the user understand what they are seeing on the screen.

3 Type to Filter for faster searching across results, based on account number, checking number, dates, etc.

Grant & Manage Entitlements for your users

Administrators will have the ability to manage user access and set specific limitations. Additionally, the company administrator can assign Positive Pay entitlements to authorized users.

The screenshot shows the 'Positive Pay Entitlements' management interface. At the top, there is a 'Back to User List' link and a 'Status: Active' indicator with an 'Edit' button. The main content area is titled 'Positive Pay Entitlements' and includes tabs for 'Check Exceptions', 'ACH Exceptions', and 'ACH Filters'. A search bar labeled 'Type to filter' is present. Below the search bar is a table with the following data:

Account Number	Account Name	Create ACH Filter	Edit ACH Filter	Delete ACH Filter	View ACH Filter
xxxx2020	Business Operations	[Icon]	[Icon]	[Icon]	[Icon]
xxxx2021	Operations	[Icon]	[Icon]	[Icon]	[Icon]

The left sidebar contains a navigation menu with categories like 'User Information', 'Account Access', 'IP Access', 'Time Access', 'ACCOUNT RECONCILIATION REPORTING', 'Entitlements', 'ACH', 'Entitlements', 'User Limits', 'POSITIVE PAY', 'Entitlements', 'REPORTING', 'Entitlements', and 'TRANSFER/LOAN PAYMENT', 'Entitlements'. The 'Entitlements' item under 'POSITIVE PAY' is currently selected.

Positive Pay Entitlements:

- Work ACH Exceptions
- Create ACH Filter
- Edit ACH Filter
- Delete ACH Filter
- View ACH Filter

**Let's keep the conversation going.
For more information on ACH,
Wires, Reporting or our
Treasury One Professional
platform in general, contact us.**