

Automated Clearing House Positive Pay in Business Online Banking

Purpose: This document explains the process for Automatic Clearing House (ACH) Positive Pay in Business Online Banking (BOB).

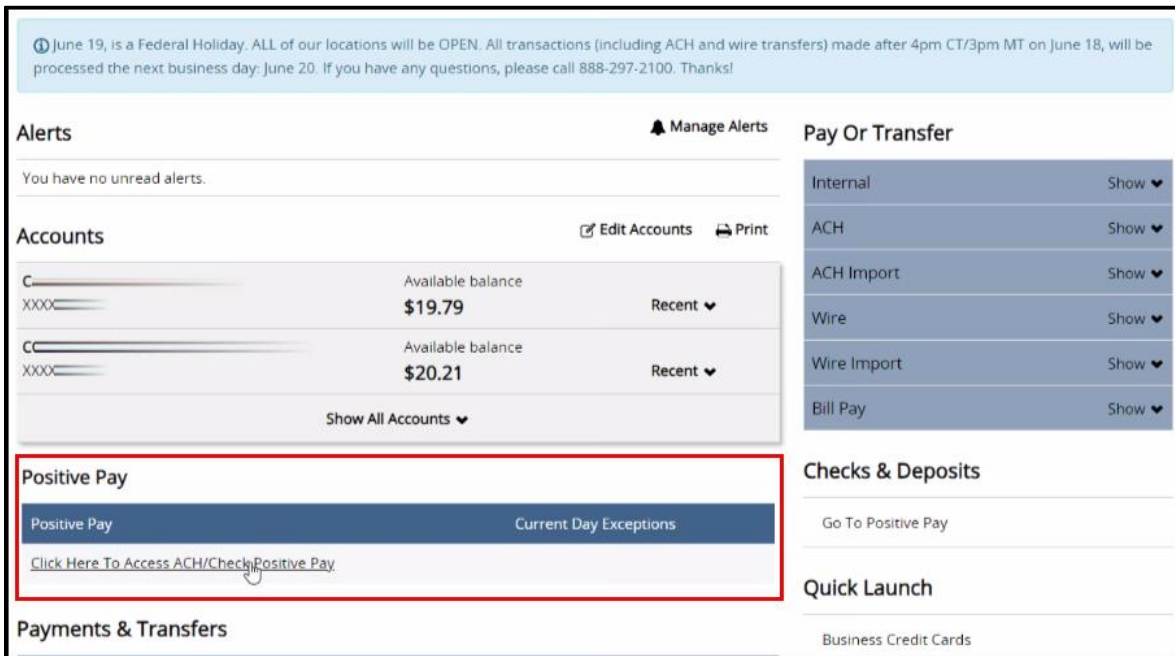
Table of Contents

Positive Pay	1
Create ACH Rule	3
ACH Transaction Search	4
Transaction Reports - Exception Items.....	5
System Reports	5
ACH Authorization Rules	5
Transaction Filters/Blocks.....	6

Positive Pay

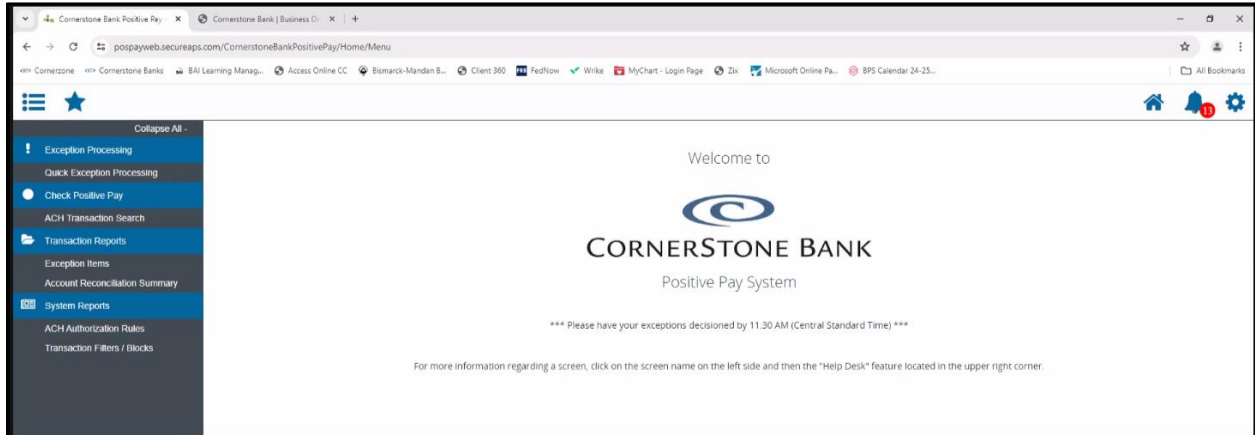
Positive Pay allows users to upload an ACH file to Business Online Banking (BOB) and when items do not appear on the file, an exception generates for the user to review.

Click on [Click Here To Access ACH/Check Positive Pay](#).

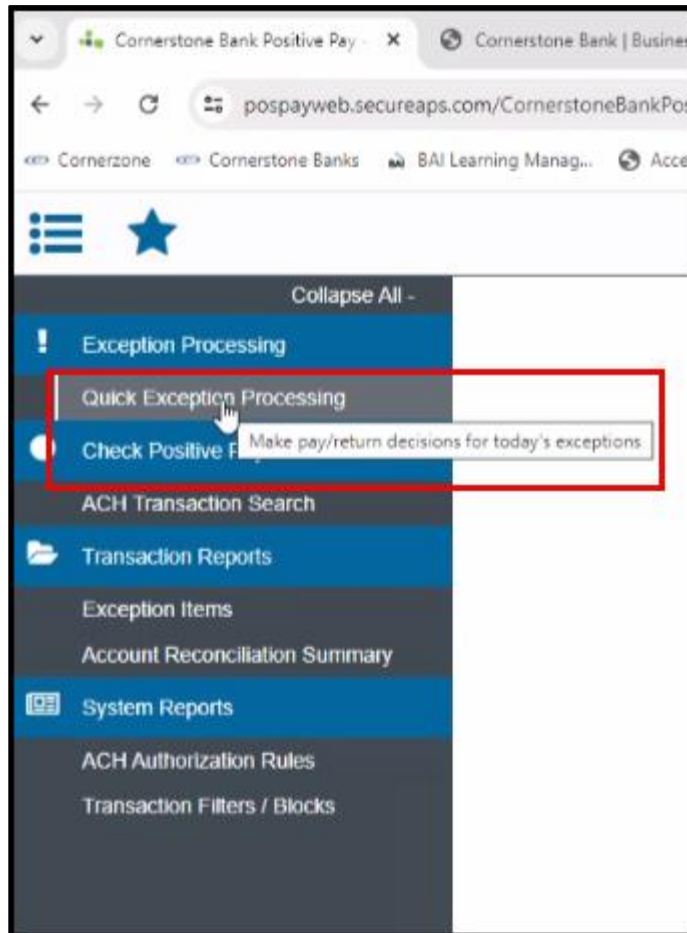


The screenshot shows the Business Online Banking interface. At the top, there is a notification about a federal holiday on June 19. Below this, the interface is divided into several sections: Alerts, Accounts, Pay Or Transfer, Checks & Deposits, and Payments & Transfers. The 'Positive Pay' section is highlighted with a red box. It contains a link that says 'Click Here To Access ACH/Check Positive Pay'.

A new window appears.



Select Quick Exception Processing to make pay or return decisions for today's exceptions.



Select Decision Needed.

All Account Nicknames Quick Exception Processing

Search exceptions 🔍

Decisions Needed (1)	\$176,000.00
UNAUTHORIZED ACH TRANSACTION	\$176,000.00
Decisions Needed (0)	\$0.00
Total (1)	\$176,000.00

There is 1 exception to review.

Check exceptions will be given a decision of **Pay** and ACH exceptions will be given a decision of **Return** if no decision has been made by 11:30 AM Central Time (US & Canada). (Central Standard Time)

1 Decision Needed
\$176,000.00

0 Decisions
\$0.00

By selecting the transaction, Add Rule, Pay or Return options appear.

Search exceptions 🔍


Decisions Needed (1)	\$176,000.00
UNAUTHORIZED ACH TRANSACTION	\$176,000.00
Decisions Needed (0)	\$0.00
Total (1)	\$176,000.00


UNAUTHORIZED ACH TRANSACTION


Default Decision: Return Cutoff Time: 11:30 AM Central Time (US & Canada)

Account Nickname: TrueNorth Steel Amount: \$176,000.00 Paid Date: 06/17/2024

WEB / 1282532045 / DR
FRANCHISE TAX BO PAYMENTS 109427689 PM

 Add Rule

 Pay

 Return

Select one of the options to complete the exception.

Create ACH Rule

Creating rules allows transactions to process through exceptions.

Click on Add Rule.

Search exceptions 🔍


Decisions Needed (1)	\$176,000.00
UNAUTHORIZED ACH TRANSACTION	\$176,000.00
Decisions Needed (0)	\$0.00
Total (1)	\$176,000.00


UNAUTHORIZED ACH TRANSACTION


Default Decision: Return Cutoff Time: 11:30 AM Central Time (US & Canada)

Account Nickname: TrueNorth Steel Amount: \$176,000.00 Paid Date: 06/17/2024

WEB / 1282532045 / DR
FRANCHISE TAX BO PAYMENTS 109427689 PM

 Add Rule

 Pay

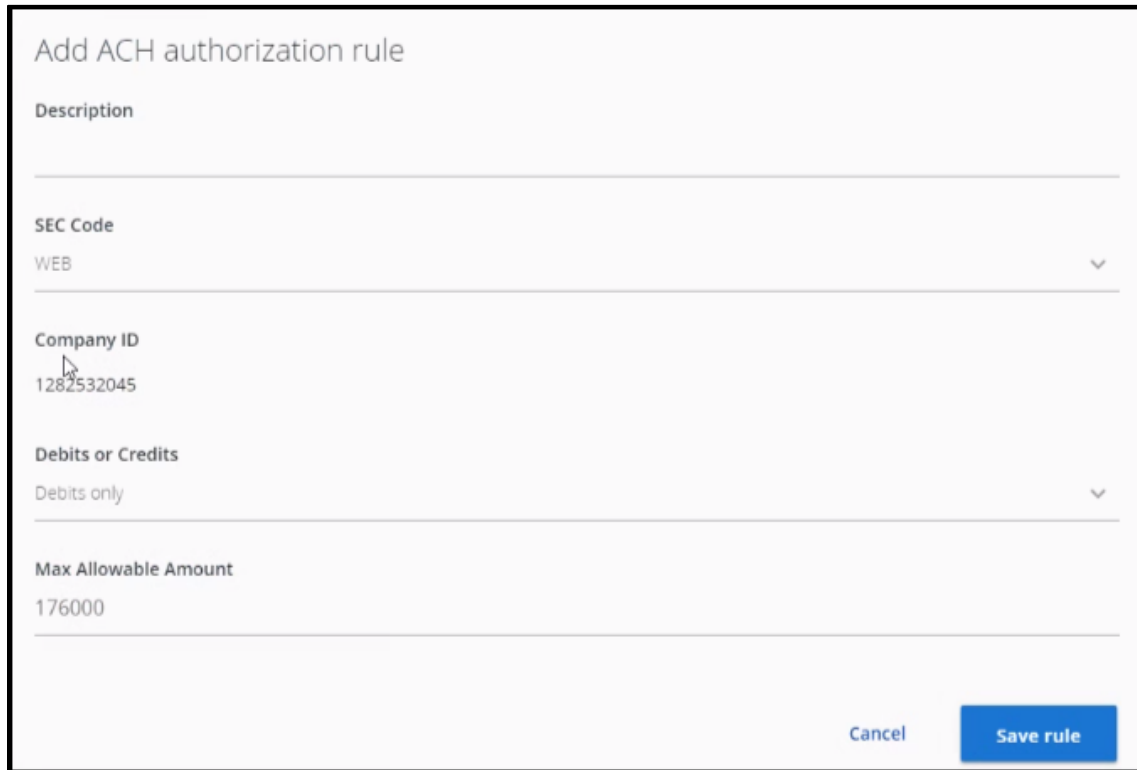
 Return

Enter a Description, select a Standard Entry Class (SEC code) from the drop down.

The Company ID auto populates.

Select from the drop down for Debits or Credits.

Enter the Max Allowable Amount. Click Save Rule.



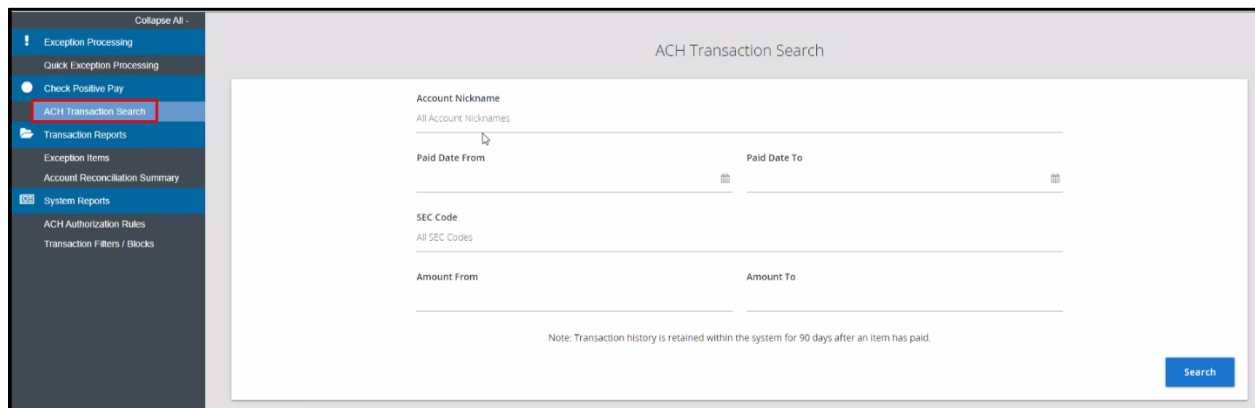
The screenshot shows a form titled "Add ACH authorization rule". It contains the following fields and options:

- Description:** A text input field.
- SEC Code:** A dropdown menu with "WEB" selected.
- Company ID:** A text input field with "1282532045" entered.
- Debits or Credits:** A dropdown menu with "Debits only" selected.
- Max Allowable Amount:** A text input field with "176000" entered.

At the bottom right, there are two buttons: "Cancel" and "Save rule".

ACH Transaction Search

This section allows the user to search ACH transactions based on paid date from and to, SEC codes and amount from and to for the Account Nickname.



The screenshot shows the "ACH Transaction Search" interface. On the left is a navigation menu with the following items:

- Exception Processing
- Quick Exception Processing
- Check Positive Pay
- ACH Transaction Search** (highlighted with a red box)
- Transaction Reports
- Exception Items
- Account Reconciliation Summary
- System Reports
- ACH Authorization Rules
- Transaction Filters / Blocks

The main content area is titled "ACH Transaction Search" and contains the following search criteria:

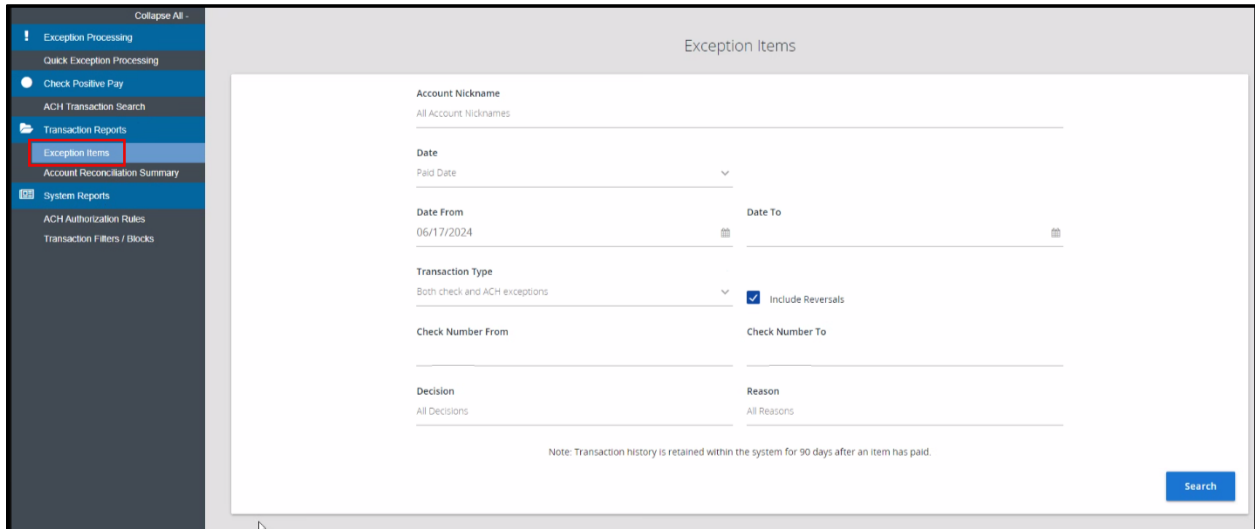
- Account Nickname:** A text input field with "All Account Nicknames" as a placeholder.
- Paid Date From:** A date input field.
- Paid Date To:** A date input field.
- SEC Code:** A text input field with "All SEC Codes" as a placeholder.
- Amount From:** A text input field.
- Amount To:** A text input field.

At the bottom of the search area, there is a note: "Note: Transaction history is retained within the system for 90 days after an item has paid." and a "Search" button.

Transaction Reports - Exception Items

This section allows users to search for exceptions items on paid date, date from and to, transaction type, decision and reason for the Account Nickname.

Note: This is for ACH transactions only.



The screenshot shows the 'Exception Items' search interface. On the left is a navigation menu with 'Exception Items' highlighted. The main area contains search filters:

- Account Nickname:** All Account Nicknames
- Date:** Paid Date (dropdown)
- Date From:** 06/17/2024
- Date To:** (empty)
- Transaction Type:** Both check and ACH exceptions (dropdown), with a checked box for 'Include Reversals'.
- Check Number From:** (empty)
- Check Number To:** (empty)
- Decision:** All Decisions
- Reason:** All Reasons

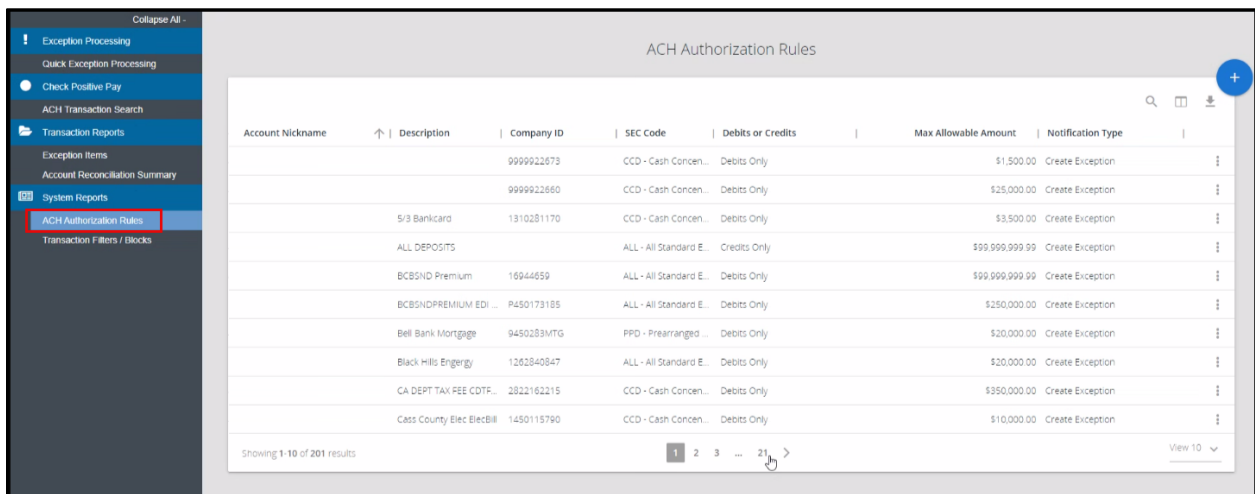
A note at the bottom states: 'Note: Transaction history is retained within the system for 90 days after an item has paid.' A 'Search' button is located in the bottom right corner.

System Reports

This section allows users to view ACH Authorization Rules and Transaction Filter and Blocks.

ACH Authorization Rules

This report contains the ACH Authorization Rules set up for an account.

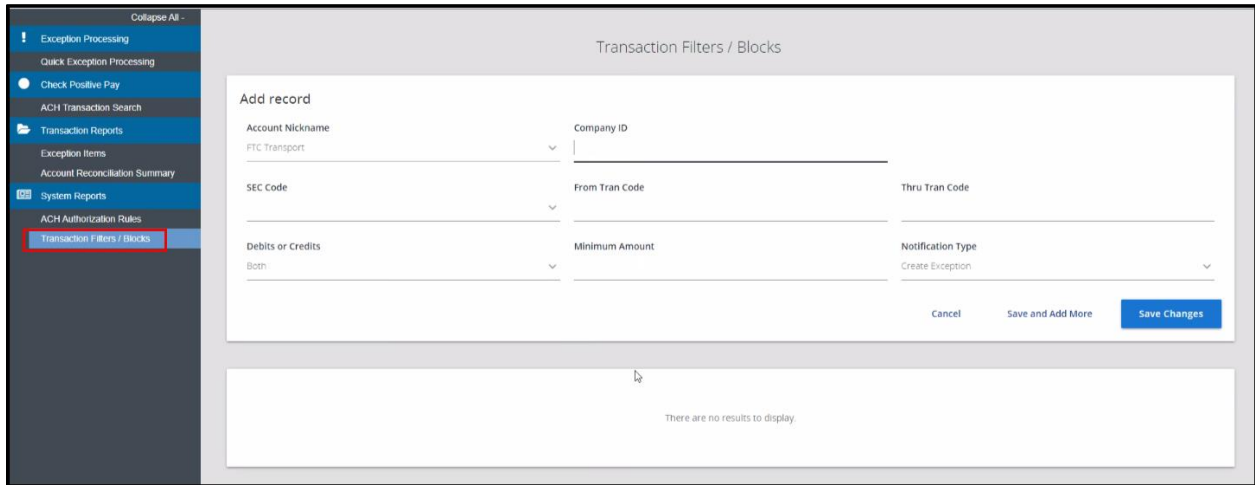


The screenshot shows the 'ACH Authorization Rules' report. The table lists various rules with columns for Account Nickname, Description, Company ID, SEC Code, Debits or Credits, Max Allowable Amount, and Notification Type. The first 10 rows are visible, and a pagination bar at the bottom indicates 'Showing 1-10 of 201 results'.

Account Nickname	Description	Company ID	SEC Code	Debits or Credits	Max Allowable Amount	Notification Type
		9999922673	CCD - Cash Concen.	Debits Only	\$1,500.00	Create Exception
		9999922660	CCD - Cash Concen.	Debits Only	\$25,000.00	Create Exception
	5/3 Bankcard	1310281170	CCD - Cash Concen.	Debits Only	\$3,500.00	Create Exception
	ALL DEPOSITS		ALL - All Standard E.	Credits Only	\$99,999,999.99	Create Exception
	BCBSND Premium	16944659	ALL - All Standard E.	Debits Only	\$99,999,999.99	Create Exception
	BCBSNDPREMIUM EDI ...	P450173185	ALL - All Standard E.	Debits Only	\$250,000.00	Create Exception
	Bell Bank Mortgage	9450283MTG	PPD - Prearranged	Debits Only	\$20,000.00	Create Exception
	Black Hills Energy	1202840847	ALL - All Standard E.	Debits Only	\$20,000.00	Create Exception
	CA DEPT TAX FEE CDTR...	2822162215	CCD - Cash Concen.	Debits Only	\$350,000.00	Create Exception
	Cass County Elec ElecB#	1450115790	CCD - Cash Concen.	Debits Only	\$10,000.00	Create Exception

Transaction Filters/Blocks

This report allows users to update and create Transaction Filters and Blocks for ACH positive pay.



Transaction Filters / Blocks

Add record

Account Nickname: FTC Transport | Company ID: _____

SEC Code: _____ | From Tran Code: _____ | Thru Tran Code: _____

Debits or Credits: Both | Minimum Amount: _____ | Notification Type: Create Exception

Cancel | Save and Add More | Save Changes

There are no results to display.

If you have any questions or need assistance with Business Online Banking, contact our Cash Management Sales team at 888-297-2100 or online at <https://www.cornerstonebanks.net/contact/>.

Cornerstone Bank Cash Management Team