

# 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).

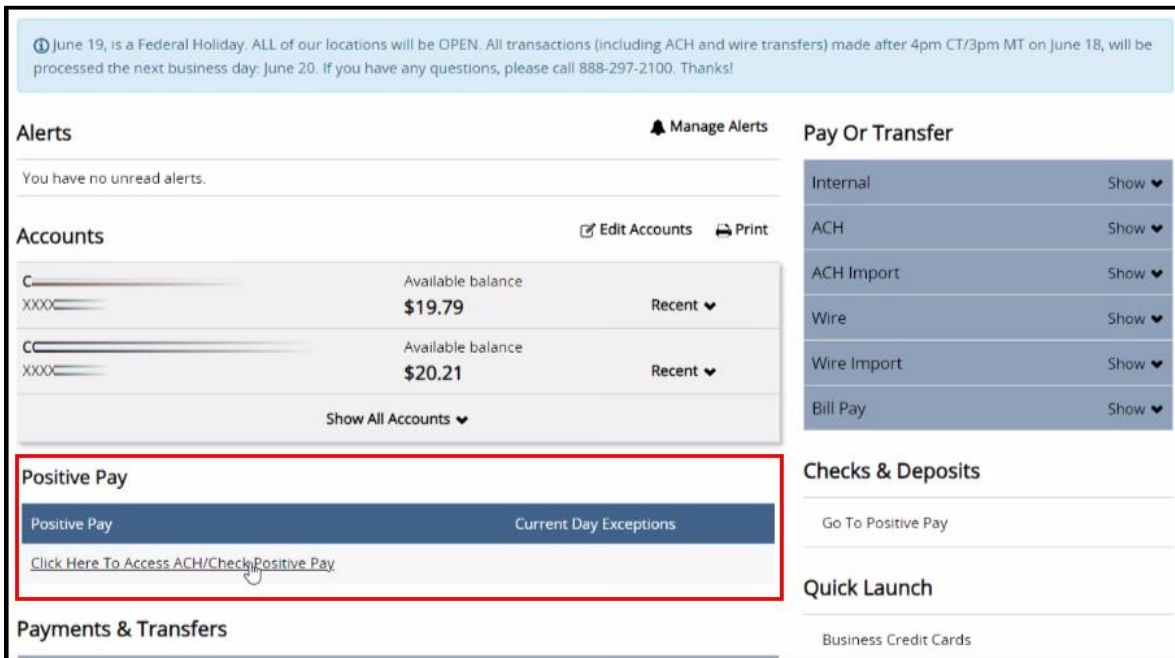
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## Positive Pay

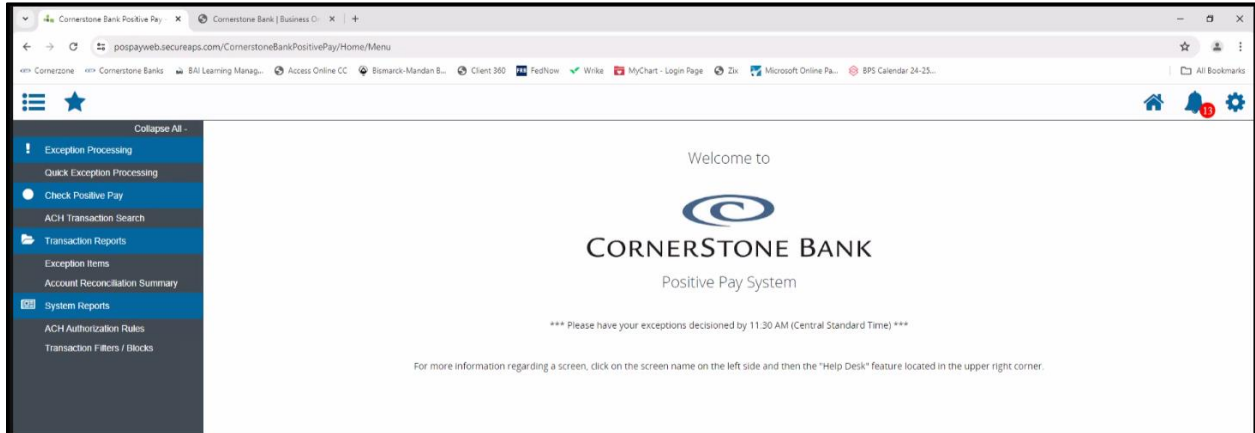
Positive Pay allows users to upload an ACH file to Business Online Banking (BOB) and when items do not appear on the file, an exception generates for the user to review.

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

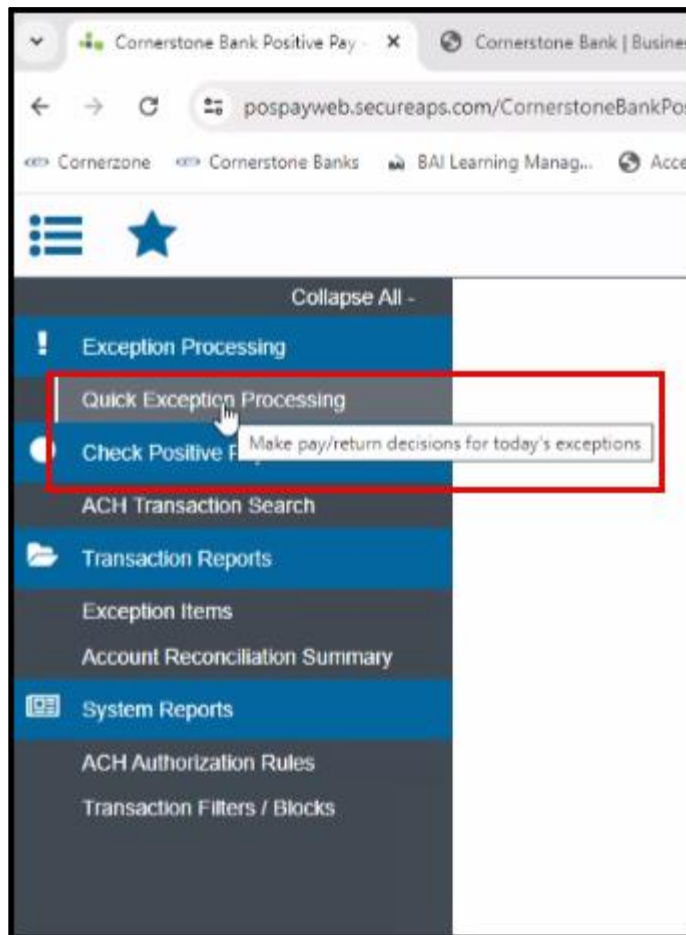


The screenshot shows the Business Online Banking dashboard. At the top, there is a notification about a federal holiday on June 19. Below this are sections for Alerts, Accounts, Pay Or Transfer, Checks & Deposits, and Payments & Transfers. The 'Positive Pay' section is highlighted with a red box and contains a link: [Click Here To Access ACH/Check Positive Pay](#). The 'Accounts' section shows two accounts with available balances of \$19.79 and \$20.21. The 'Pay Or Transfer' section lists options like Internal, ACH, Wire, and Bill Pay. The 'Checks & Deposits' section has a 'Go To Positive Pay' link. The 'Payments & Transfers' section has a 'Business Credit Cards' link.

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
<b>Total (1)</b>	<b>\$176,000.00</b>

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
<b>Total (1)</b>	<b>\$176,000.00</b>

**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
<b>Total (1)</b>	<b>\$176,000.00</b>

**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

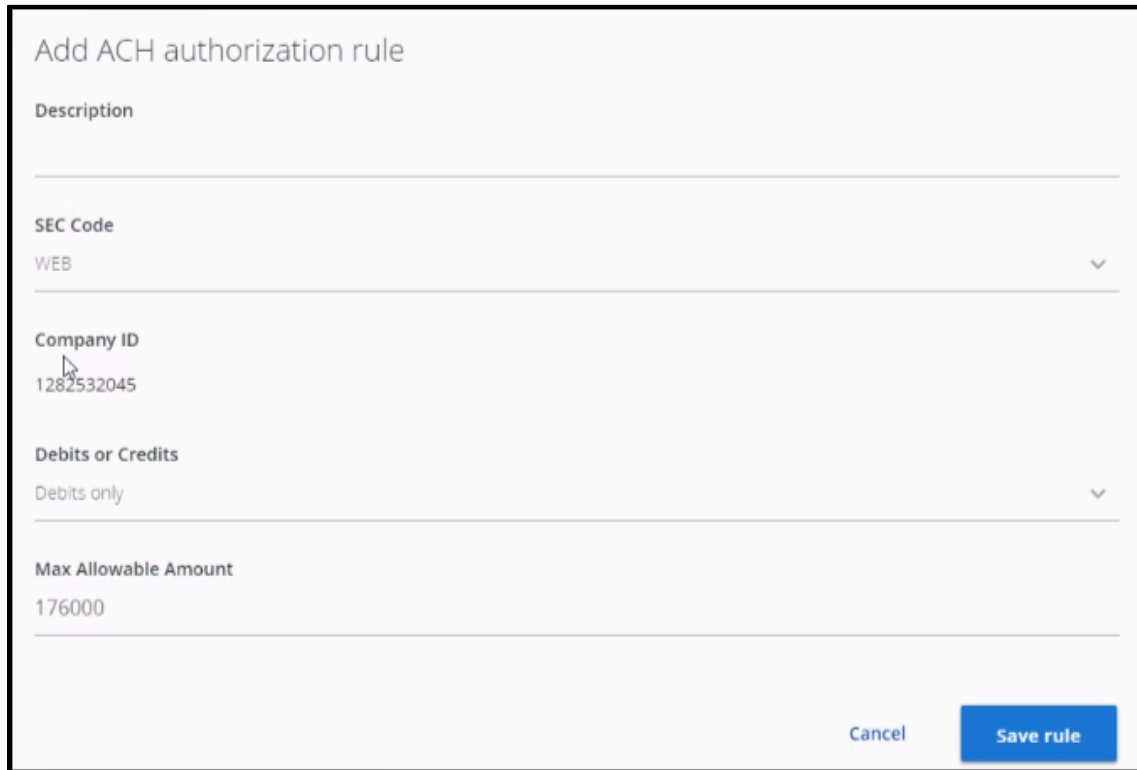
 Add Rule
 Pay
 Return

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.

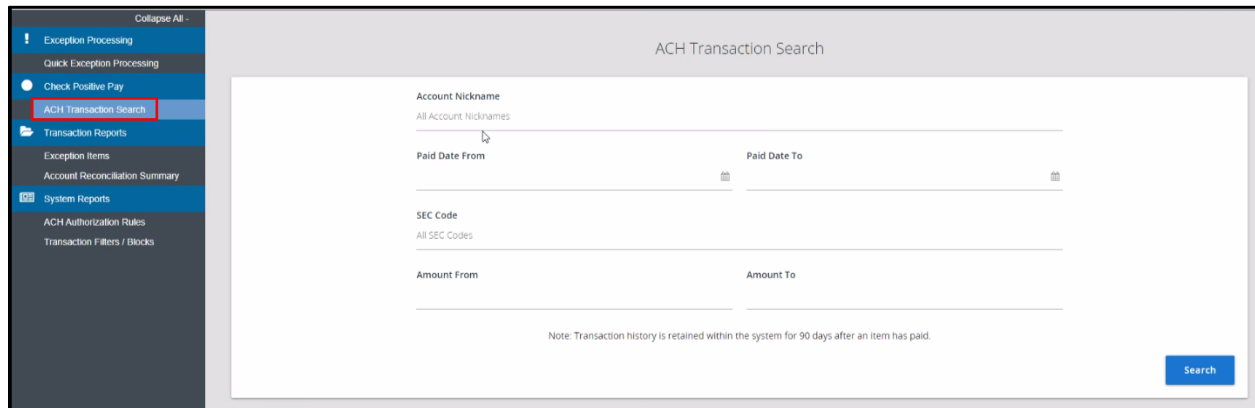


The screenshot shows a form titled "Add ACH authorization rule". It contains the following fields and controls:

- Description:** A text input field.
- SEC Code:** A dropdown menu with "WEB" selected.
- Company ID:** A text input field containing "1282532045".
- Debits or Credits:** A dropdown menu with "Debits only" selected.
- Max Allowable Amount:** A text input field containing "176000".
- Buttons:** "Cancel" and "Save rule" (highlighted in blue).

## 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. It includes a sidebar menu on the left 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 search area contains the following fields:

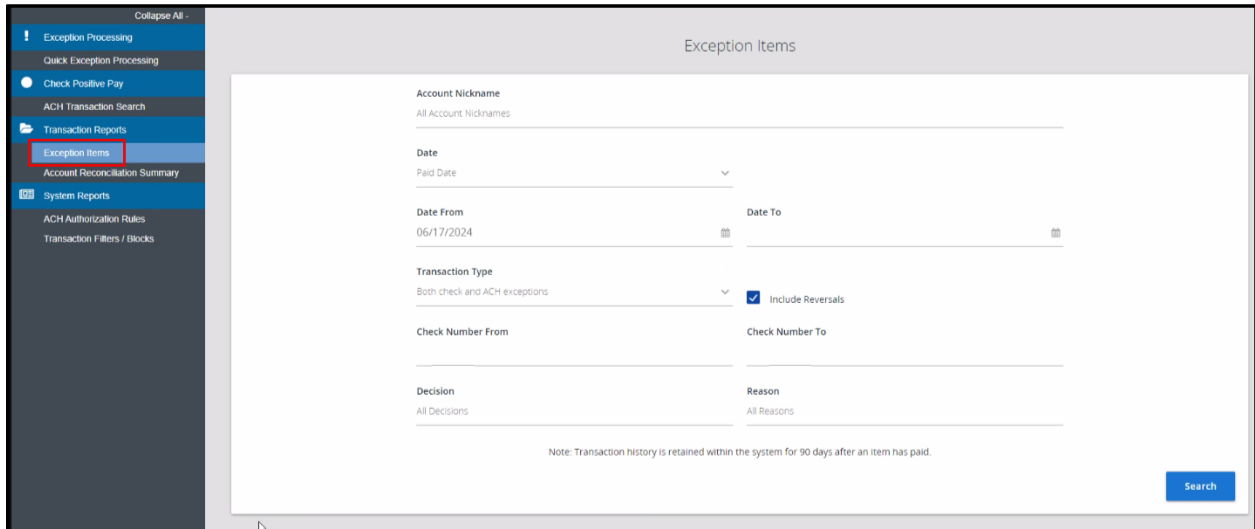
- Account Nickname:** A text input field with "All Account Nicknames" below it.
- Paid Date From:** A date input field.
- Paid Date To:** A date input field.
- SEC Code:** A text input field with "All SEC Codes" below it.
- Amount From:** A text input field.
- Amount To:** A text input field.

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 at the bottom right.

## 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 'Include Reversals' checkbox.
- Check Number From:** (empty)
- Check Number To:** (empty)
- Decision:** All Decisions
- Reason:** All Reasons

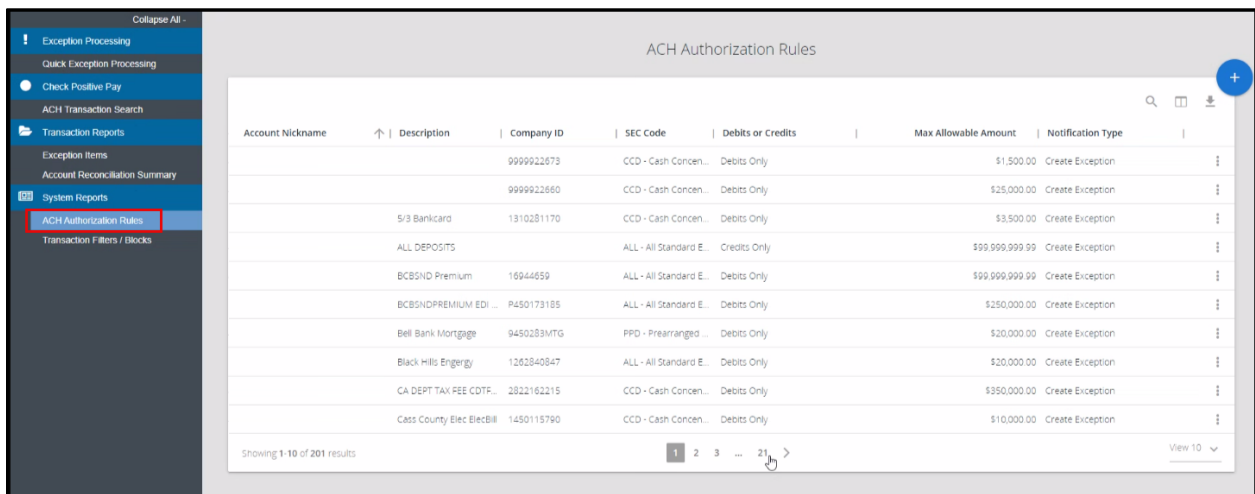
A note at the bottom states: 'Note: Transaction history is retained within the system for 90 days after an item has paid.' A 'Search' button is located in the bottom right corner.

## 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.



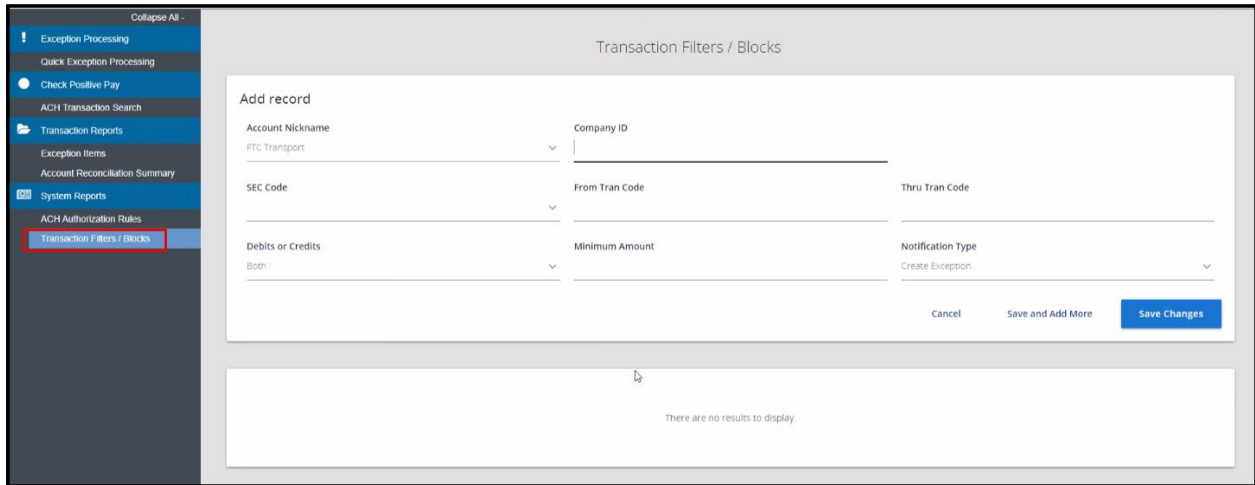
The screenshot shows the 'ACH Authorization Rules' report. The table contains the following data:

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	1262840847	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

The table shows 10 of 201 results. A pagination control at the bottom indicates 'Showing 1-10 of 201 results' and 'View 10'.

## Transaction Filters/Blocks

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



The screenshot displays the 'Transaction Filters / Blocks' interface. On the left is a sidebar with a 'Collapse All' button and a list of menu items: Exception Processing, Quick Exception Processing, Check Positive Pay, ACH Transaction Search, Transaction Reports, Exception Items, Account Reconciliation Summary, System Reports, ACH Authorization Rules, and Transaction Filters / Blocks (highlighted with a red box). The main content area is titled 'Transaction Filters / Blocks' and contains an 'Add record' form. The form has the following fields: Account Nickname (FTC Transport), Company ID, SEC Code, From Tran Code, Thru Tran Code, Debits or Credits (Both), Minimum Amount, and Notification Type (Create Exception). At the bottom right of the form are buttons for 'Cancel', 'Save and Add More', and 'Save Changes'. Below the form, a message states 'There are no results to display'.

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

**Cornerstone Bank Cash Management Team**