



Decisioning Items in ACH Positive Pay

*Please note the cut-off time to decision items in ACH Positive Pay or ACH Positive Pay CR is 3pm EST

Login to your Online Banking

Navigate to the "Fraud Control" tab on the top and select "Positive Pay"

Fraud Control ▾

Positive Pay

Manage Fraud Alerts

The message below will show, select "OK" if the page does not load.

Please wait for the page to load. If the page does not load automatically in 5 seconds, click <> to proceed.

OK

After loading you will land on the Dashboard.

The Dashboard shows a quick overview of all the ACH debits/credits. Clicking ACH Positive Pay or ACH Positive Pay CR on the left in the title bar will direct the user to the applicable ACH Positive Pay menu

ACH Positive Pay

End of Day Cut-Off Time: Monday 3:00 PM EDT

Total ACH Debits **\$3,211.18**

Set to Pay **\$3,201.77**

Approved List Exceptions **\$9.41**

2

1

1

Set to Return

Block List Returns

\$9.41

\$0.00

1

0

ACH Positive Pay CR

End of Day Cut-Off Time: Monday 3:00 PM EDT

Total ACH Credits **\$1,492.30**

Set to Pay **\$650.49**

Approved List Exceptions **\$1,492.30**

5

2

5

Set to Return

Block List Returns

\$841.81

\$0.00

3

0

Clicking on the dollar amount hyperlinks on the Set to Pay or Set to Return lines expands the view to display a breakdown of the total for each category.

ACH Positive Pay					
End of Day Cut-Off Time: Monday 3:00 PM EDT					
Total ACH Debits \$3,211.18			2		
Set to Pay	\$3,201.77	1	Set to Return	\$9.41	1
System	\$0.00	0	System	\$9.41	1
User	\$0.00	0	User	\$0.00	0
FI	\$0.00	0	FI	\$0.00	0
Approved List	\$3,201.77	1	Block List	\$0.00	0
Approved List Exceptions \$9.41		1	Block List Returns \$0.00		0

Click on the dollar amount link for any category to be directed to a view of the Transaction History.

Debit Transaction History							Date Range
							Aug 11, 2025
Filters							
1 transactions totaling \$9.41							
Rows 1 - 1 of 1.							
Date	Company	Account #	Amount	Current Status	Manage	Violation	
08/11/2025				Return - System	Pay		

Paying/Accepting an Item

* If an item is set to pay by the system that you want to pay/accept, no action is required.

Click the Pay/Accept button under the Manage column.

Debit Transaction History							Date Range
							Aug 12, 2025
Filters							
1 transactions totaling \$12,130.14							
Rows 1 - 1 of 1.							
Date	Company	Account #	Amount	Current Status	Manage	Violation	
08/12/2025				Return - System	Pay		

Credit Transaction History							Date Range
<div> <div>Filters</div> <div>5 transactions totaling \$90,514.12</div> <div>Rows 1 - 5 of 5.</div> </div>							Aug 12, 2025
Date	Company	Account #	Amount	Current Status	Manage	Violation	
08/12/2025				Return - System	<div>Accept</div>		

A success message will appear temporarily in the Manage column, with an option to Add to Approved List. This is optional and can be completed later.

After a few moments, the Current Status column will update to "Pay-User." After decisioning the item as paid/accepted, you can make changes if needed to your decisioned items up to the 3pm cut off.

Returning/Rejecting an Item

* If an item is set to return by the system that you want returned/rejected, no action is required.

Click the Return/Reject button under the Manage column.

Current Status	Manage
Pay - User	Credit will be accepted <div>Add to Approved List</div>

Current Status	Manage
Pay - User	Debit will be paid. <div>Add to Approved List</div>

Pay - User	<div>Reject</div>
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Pay - User	<div>Return</div>
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Debit Transaction History

Date Range
Aug 13, 2025

Filters

1 transactions totaling \$250.00

Rows 1 - 1 of 1.

Date	Company	Account #	Amount	Current Status	Manage	Violation
08/13/2025				Pay - System	Return	

Credit Transaction History

Date Range
Aug 12, 2025

Filters

1 transactions totaling \$456,629.37

Rows 1 - 1 of 1.

Date	Company	Account #	Amount	Current Status	Manage	Violation
08/12/2025				Pay - System	Reject	

A success message will appear temporarily in the Manage column, with an option to Add to Block List. This is optional and can be completed later.

Current Status	Manage
Return - User	Credit will be rejected + Add to Block List

Current Status	Manage
Return - User	Debit will be returned + Add to Block List

After a few moments, the Current Status column will update to "Reject-User." After decisioning the item as Rejected/Returned, you can make changes if needed to your decisioned items up to the 3pm cut off.

Return - User	Accept
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Return - User	Pay
---------------	-----

Adding companies to your Approved list

After landing on the Dashboard in ACH Positive Pay, Click "ACH Positive Pay" or "ACH Positive Pay CR" on the left in the title bar to land on the applicable ACH Positive Pay menu

ACH Positive Pay

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ACH Positive Pay CR

End of Day Cut-Off Time: Monday 3:00 PM EDT

Total ACH Credits \$1,492.30

Set to Pay \$650.49

Approved List Exceptions \$1,492.30

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Set to Return \$841.81

Block List Returns \$0.00

3

0

Or

Select "Change Module" in the top right on the Dashboard, then select "ACH Positive Pay" or "ACH Positive Pay CR" to land on the applicable ACH Positive Pay menu

Change Module

ACH Positive Pay CR

ACH Reports

ACH Positive Pay

EDI Notice

Check Positive Pay

After landing on the ACH Positive Pay or ACH Positive Pay CR page, go to "Manage > Approved List"

Manage

Approved List

Notification Rules

Approved List

Block List

Here you can Add, Edit or Delete Approved companies.

To add a company, select "Create" on the top left.

+ Create

Approved List

Delete	Company ID ↕	Company Name ↕	Max Amount	Frequency	Start Date	End Date	Edit
<input type="checkbox"/>					08/12/2025		Edit
<input type="checkbox"/>	123456789	Donald Duck	\$50.00		07/28/2025		Edit

Delete Selected

Cancel

Here you will need to enter the company ID and name of the approved company. You also have the choice to add a max amount per transaction, the frequency of transactions, and an end date.

*Please note the start date will populate as the date you are adding the company.

Approved Company

Company Detail

Company ID	987654321	Company Name	Minnie Mouse
Max Amount	\$1,000.00	Frequency	MONTHLY
Start Date	08/13/2025	End Date	08/13/2026

After adding the company details, you must select the applicable account that these transactions will process though.

Add Accounts to Approved List

Checking: *
Checking: *
Checking: *
Checking: *
Checking: *
Checking: *

→

→

←

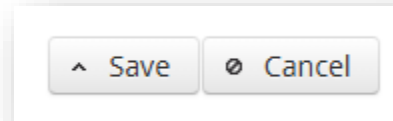
←

Save

Cancel

- **and <** move individual accounts between Available and Selected Accounts.
- **>> and <<** move all accounts between Available and Selected Accounts.

Once you have added the company details, and selected the applicable account, press the “Save” button.



Or

Click the arrow next to the date of the transaction you wish to add to your Approved list and select “Add to Approved List”.

 A transaction details form. At the top, there's a header bar with a dropdown arrow, the date '08/13/2025', several redacted fields, and a 'Return - System' button. Below this, the form is divided into sections. On the left, it shows 'Account: Checking:' with a redacted field, 'Transaction ID:' with a redacted field, 'Settlement Date: 08/12/2025', and 'Individual Name' with a redacted field. On the right, it shows 'SEC Code: PPD', 'Description:' with a redacted field, 'Trace #' with a redacted field, and 'Company ID:' with a redacted field. At the bottom right, there are two buttons: 'Add to Approved List' (highlighted in yellow) and 'Add to Block List'. A 'Pay' button is also visible in the top right corner.

After selecting “Add to Approved List” you will be presented with this screen.

All information but the end date and frequency will populate on this screen.

 A form titled 'Add Company to Approved List' with a close button (X) in the top right corner. The form has several input fields: 'Company Id' (redacted), 'Company Name' (redacted), 'Start Date' (calendar icon, '08/13/2025'), 'End Date' (calendar icon, 'mm/dd/yyyy'), 'Max Amount' (redacted), and 'Frequency' (dropdown menu showing '-- none --'). There is a 'clear' link below the Max Amount field. At the bottom, there are 'Save' and 'Cancel' buttons.

*Please note that the “Max Amount” will populate with the amount of the transaction.

Add an end date if applicable and hit save.

Adding Companies to Your Block List

After landing on the Dashboard in ACH Positive Pay, Click “ACH Positive Pay” or “ACH Positive Pay CR” on the left in the title bar to land on the applicable ACH Positive Pay menu

ACH Positive Pay

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Or

Select “Change Module” in the top right on the Dashboard, the select “ACH Positive Pay” or “ACH Positive Pay CR” to land on the applicable ACH Positive Pay menu

Change Module ▾

ACH Positive Pay CR

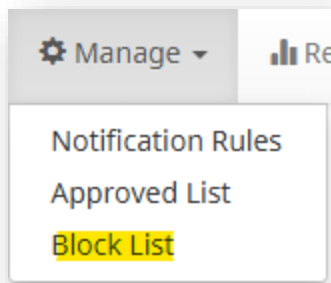
ACH Reports

ACH Positive Pay

EDI Notice

Check Positive Pay

After landing on the ACH Positive Pay or ACH Positive Pay CR page, go to “Manage > Block List”



Here you can Add, Edit or Delete Blocked companies.

To add a company, select "Create" on the top left.

Block List					
Delete	Company ID ↕	Company Name ↕	Start Date	End Date	Edit
<input type="checkbox"/>	PAYPALSD34	PAYMENTUS	08/12/2025		Edit

Here you will need to enter the company ID and name of the approved company.

You also have the choice to add an end date.

Blocked Company

Company Detail

Company ID	<input type="text" value="987654321"/>	Company Name	<input type="text" value="Donald Duck"/>
Start Date	<input type="text" value="08/13/2025"/>	End Date	<input type="text" value="08/13/2026"/>

*Please note that the start date will populate as the date you are adding the company.

After adding the company details, you must select the applicable account that these transactions will process though.

Add Accounts to Block List

Checking: [Redacted]
 Checking: [Redacted]
 Checking: [Redacted]
 Checking: [Redacted]
 Checking: [Redacted]
 Checking: [Redacted]

[→]
 [⇒]
 [←]
 [⇐]
 [↔]

^ Save ⌕ Cancel

> and < move individual accounts between Available and Selected Accounts. >> and << move all accounts between Available and Selected Accounts.

Once you have added the company details, and selected the applicable account, select the "Save" button.

^ Save ⌕ Cancel

Or

Click the arrow next to the date of the transaction you wish to add to your block list and select "Add to Block List".

▼ 08/12/2025 [Redacted] [Redacted] [Redacted] Return - System Accept

Account: Checking: [Redacted] SEC Code: CCD Add to Approved List Add to Block List

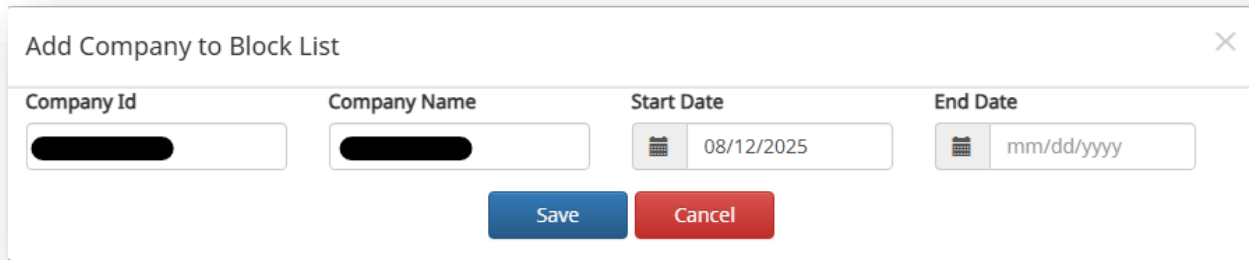
Transaction ID: [Redacted] Description: [Redacted] Deadline To Pay: Tuesday 3:00 PM EDT

Settlement Date: 08/13/2025 Trace #: [Redacted]

Individual Name: [Redacted] Company ID: [Redacted]

After selecting "Add to Block List" you will be presented with this screen.

All information but the end date will populate on this screen.

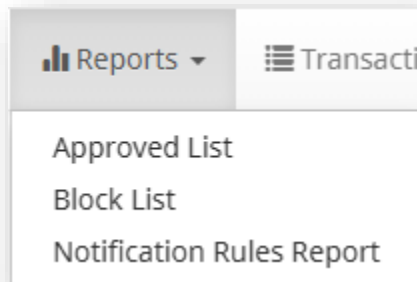


The dialog box is titled "Add Company to Block List" and has a close button (X) in the top right corner. It contains four input fields: "Company Id" (with a blacked-out value), "Company Name" (with a blacked-out value), "Start Date" (with a calendar icon and the value "08/12/2025"), and "End Date" (with a calendar icon and the placeholder "mm/dd/yyyy"). Below these fields are two buttons: "Save" (blue) and "Cancel" (red).

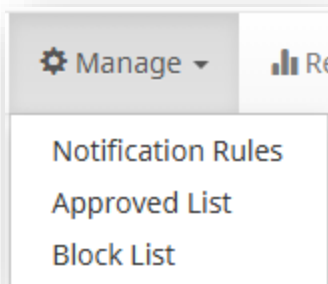
Add an end date if applicable and hit save.

Viewing Approved/Blocked Companies

You will be able to view Companies on your Block/Approved list in Reports> Block List or Reports > Approved List



If you wish to add, edit, or delete a company go to Manage > Approved List or Manage > Block List



****Please note that you will need to add companies to both the ACH Positive Pay and ACH Positive Pay CR blocked list to stop ACH debits and credits from the same company, and add companies to both of the approved lists to accept ACH debits and credits from the same company.**