

## Working with ACH Positive Pay

### Summary

When the Bank sets up your ACH Positive Pay, we create a default rule for \$.01 on the requested accounts. This means that ALL ACH debits to these accounts will be presented in Business Online Banking as exceptions for your review. You may create payment rules at any time after the service is established if there are certain ACH debits that you want to be paid automatically.

Email alerts can be set up to notify you if an ACH Positive Pay exception needs to be reviewed. See [Setting Up Email Alerts](#) below.

### About Exceptions and Payment Rules

An exception is any ACH debit transaction that is determined to be a suspect by ACH Positive Pay.

Payment rules are conditions that determine whether transactions are authorized to post or should be blocked. Debit blocks allow rules to be set which block transactions based upon the criteria set by the company user; debit filters allow rules to be set which enable certain debit transactions to pay based upon the criteria set.

Company users can create new payment rules based on exceptions they have decided to pay to prevent future exceptions from being generated for the originating companies.

### Cutoff Times

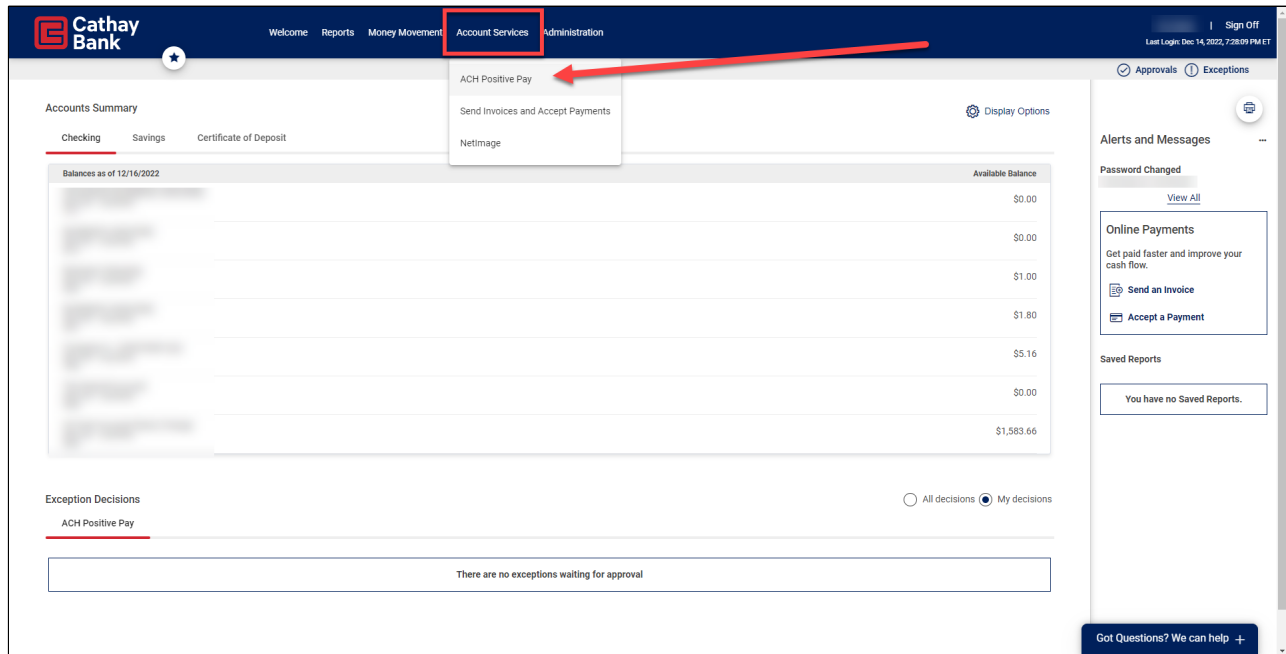
The cutoff time to make ACH Positive Pay decisions within Business Online Banking is 12:00 PM PST.

If you do miss this cutoff time, you have the option of contacting us using the “Contact Us” feature within Business Online Banking. This can be accessed under **Administration > Communication > Contact Us**. **We must receive your message no later than 5:00 PM PST**. Please include the name of the company and the dollar amount of the transaction you would like to have paid in your message. We will attempt to process requests received within this timeframe but **cannot guarantee they will be processed successfully**. **Note: this option only applies to exception items presented on the current day.**

**If you do not process an online decision on an ACH Positive Pay exception within Business Online Banking or notify us by the cutoff times listed above, the ACH debit will be returned to the originating bank.**

## Positive Pay Functions

When a company user is entitled to the ACH Positive Pay service, the **Account Services Section Overview** page includes an **ACH Positive Pay** section. The company Administrator is automatically granted access to all of them.



The screenshot displays the Cathay Bank Account Services interface. The top navigation bar includes 'Welcome', 'Reports', 'Money Movement', 'Account Services', and 'Administration'. The 'Account Services' menu is highlighted with a red box, and a red arrow points to the 'ACH Positive Pay' option in the dropdown menu. Other menu items include 'Send Invoices and Accept Payments' and 'Netimage'. The main content area shows 'Accounts Summary' with tabs for 'Checking', 'Savings', and 'Certificate of Deposit'. Below this is a table of balances as of 12/16/2022, with an 'Available Balance' column. The 'Exception Decisions' section is also visible, with a sub-section for 'ACH Positive Pay' showing 'There are no exceptions waiting for approval'. The right sidebar contains 'Alerts and Messages', 'Password Changed', 'Online Payments', and 'Saved Reports'.

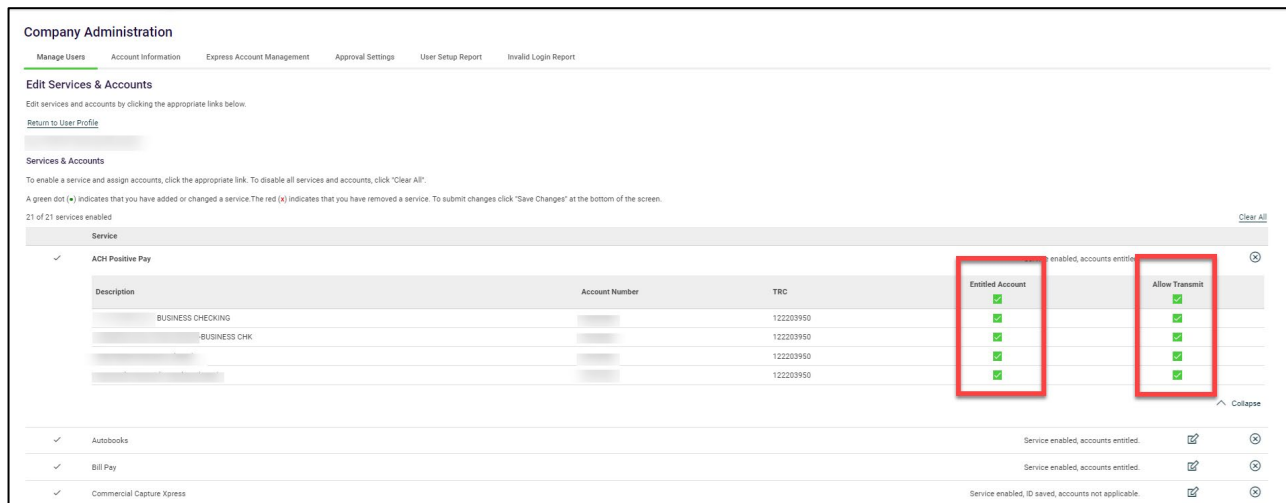
Balances as of 12/16/2022	Available Balance
	\$0.00
	\$0.00
	\$1.00
	\$1.80
	\$5.16
	\$0.00
	\$1,583.66

## Company User Roles and Entitlements

The following table summarizes the roles and/or entitlements required for company users to use ACH Positive Pay. The company administrator is automatically granted this access. When assigning this function to additional users, they must have the role indicated.

Task	Role	Account Entitlement
Decision/Approve ACH Exceptions	Approval	Entitled Account and Allow Transmit
Manage Payment Rules (add, edit, delete)	Approval	Entitled Account and Allow Transmit
View ACH Exceptions Status		Entitled Account

Additional users must have the service enabled for them to access it. To view the exceptions, click the **Enable Account** box for each account. To approve exception decisions, click the **Allow Transmit** box for each account. Click **Save changes** for this service and click **Save changes** at the bottom of the screen. Both **Save changes** boxes must be clicked for the change to be accepted.



**Company Administration**

Manage Users | Account Information | Express Account Management | Approval Settings | User Setup Report | Invald Login Report

**Edit Services & Accounts**

Edit services and accounts by clicking the appropriate links below.

[Return to User Profile](#)

**Services & Accounts**

To enable a service and assign accounts, click the appropriate link. To disable all services and accounts, click "Clear All".

A green dot (•) indicates that you have added or changed a service. The red (x) indicates that you have removed a service. To submit changes click "Save Changes" at the bottom of the screen.

21 of 21 services enabled Clear All

Service	Description	Account Number	TRC	Entitled Account	Allow Transmit
✓ ACH Positive Pay	BUSINESS CHECKING		122203950	✓	✓
	BUSINESS CHK		122203950	✓	✓
			122203950	✓	✓
			122203950	✓	✓

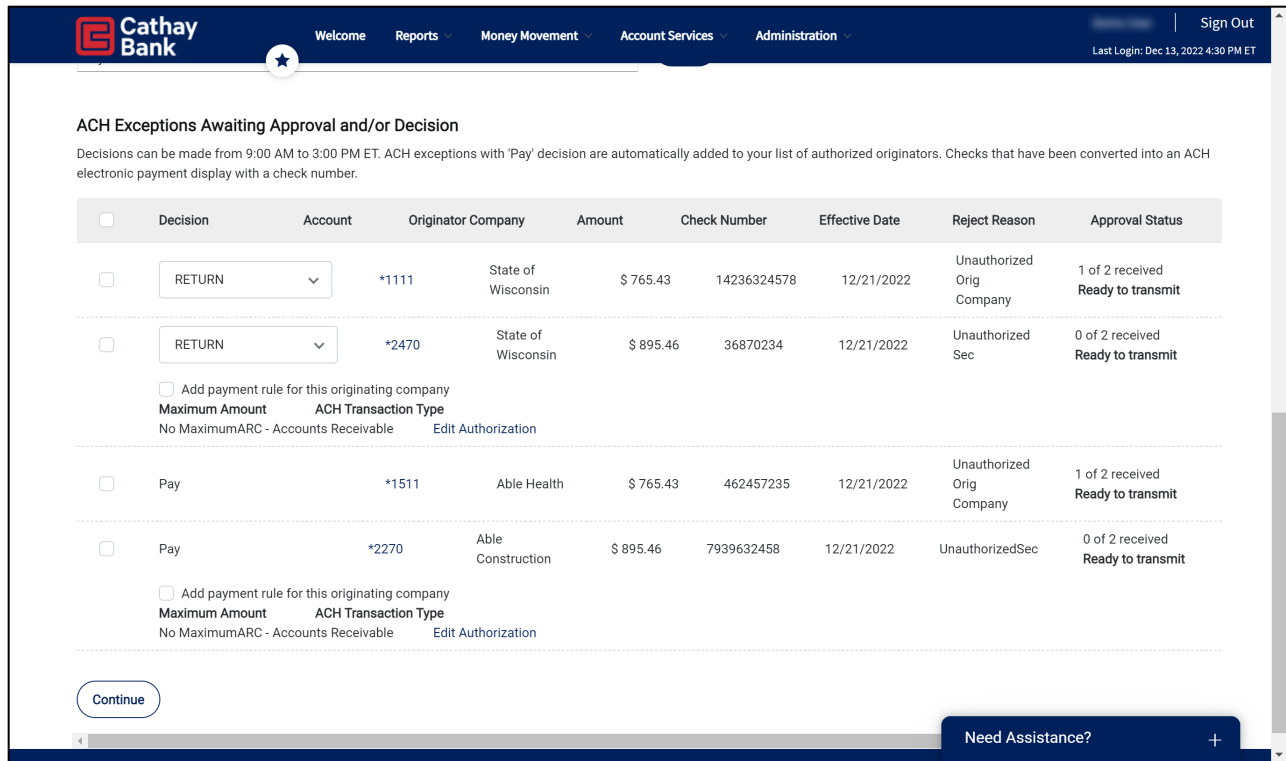
Autobooks Service enabled, accounts entitled. [icon] [collapse]

Bill Pay Service enabled, accounts entitled. [icon] [collapse]

Commercial Capture Xpress Service enabled, ID saved, accounts not applicable. [icon] [collapse]

## Manage Exceptions

Company users can view and decision exceptions for accounts to which they are entitled by clicking **Account Services > ACH Positive Pay > Manage exceptions**



**ACH Exceptions Awaiting Approval and/or Decision**

Decisions can be made from 9:00 AM to 3:00 PM ET. ACH exceptions with 'Pay' decision are automatically added to your list of authorized originators. Checks that have been converted into an ACH electronic payment display with a check number.

<input type="checkbox"/>	Decision	Account	Originator Company	Amount	Check Number	Effective Date	Reject Reason	Approval Status
<input type="checkbox"/>	RETURN	*1111	State of Wisconsin	\$ 765.43	14236324578	12/21/2022	Unauthorized Orig Company	1 of 2 received Ready to transmit
<input type="checkbox"/>	RETURN	*2470	State of Wisconsin	\$ 895.46	36870234	12/21/2022	Unauthorized Sec	0 of 2 received Ready to transmit
<input type="checkbox"/> Add payment rule for this originating company Maximum Amount      ACH Transaction Type No MaximumARC - Accounts Receivable      Edit Authorization								
<input type="checkbox"/>	Pay	*1511	Able Health	\$ 765.43	462457235	12/21/2022	Unauthorized Orig Company	1 of 2 received Ready to transmit
<input type="checkbox"/>	Pay	*2270	Able Construction	\$ 895.46	7939632458	12/21/2022	UnauthorizedSec	0 of 2 received Ready to transmit
<input type="checkbox"/> Add payment rule for this originating company Maximum Amount      ACH Transaction Type No MaximumARC - Accounts Receivable      Edit Authorization								

[Continue](#) [Need Assistance?](#)

To decision an exception, the company user chooses the applicable decision and clicks the associated checkbox.

**Note:** Exception details can be viewed by clicking each link under the **Account** column.

When a company user makes a Pay decision on an ACH exception, a payment rule of no maximum dollar amount and all ACH Tracker transaction types is automatically added to the company's list of originator company payment rules. To stop the automatic payment rule from being enabled, the company user de-selects the **Add payment rule** for this originating company check box.

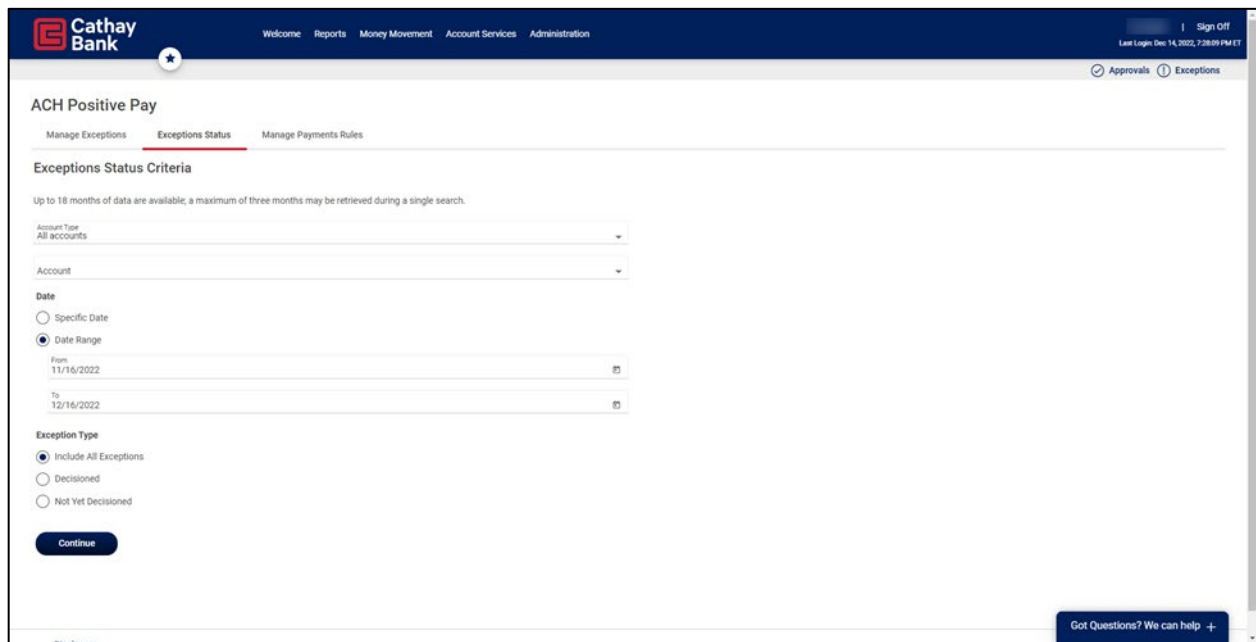
The maximum amount and/or the ACH transaction type associated with the payment rule can be modified by clicking the **Edit authorization** link.

Once all decisions have been applied to ACH exceptions on the **Manage Exceptions** page, the company user clicks **Continue** and is navigated through the verification and confirmation pages.

## Exceptions Status

Company users can view the status of ACH exceptions by clicking **Account Services > ACH Positive Pay > Exceptions Status**.

The **Exceptions Status Criteria** page allows a company user to search for exceptions for all or specific accounts for a date or date range. Extended history settings determine the dates for which the company user can search.

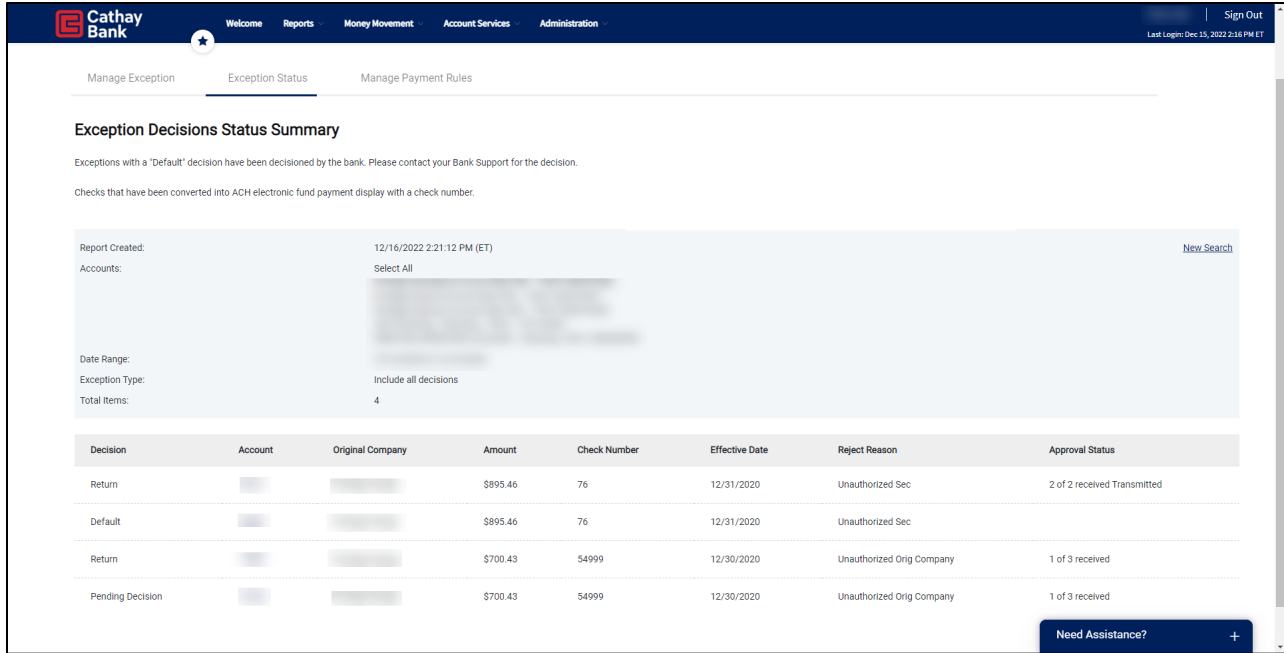


The screenshot shows the 'ACH Positive Pay' interface with the 'Exceptions Status Criteria' section active. The page includes a navigation bar with 'Welcome', 'Reports', 'Money Movement', 'Account Services', and 'Administration'. The 'Exceptions Status Criteria' section contains the following elements:

- Account Type: All accounts
- Account: (Dropdown menu)
- Date:
  - Specific Date
  - Date Range
  - From: 11/16/2022
  - To: 12/16/2022
- Exception Type:
  - Include All Exceptions
  - Decided
  - Not Yet Decided

A 'Continue' button is located at the bottom left, and a 'Got Questions? We can help +' button is at the bottom right.

**Note:** A maximum of three months can be retrieved during a single search. The **Exceptions Status Criteria** page displays the results of the selected criteria.



The screenshot shows the 'Exception Decisions Status Summary' page in the Cathay Bank portal. The page includes a navigation bar with 'Welcome', 'Reports', 'Money Movement', 'Account Services', and 'Administration'. Below the navigation, there are tabs for 'Manage Exception', 'Exception Status', and 'Manage Payment Rules'. The main content area displays a summary of exception decisions, including a report creation date of 12/16/2022 2:21:12 PM (ET) and a total of 4 items. A table below the summary lists the details of these decisions.

Decision	Account	Original Company	Amount	Check Number	Effective Date	Reject Reason	Approval Status
Return			\$895.46	76	12/31/2020	Unauthorized Sec	2 of 2 received Transmitted
Default			\$895.46	76	12/31/2020	Unauthorized Sec	
Return			\$700.43	54999	12/30/2020	Unauthorized Orig Company	1 of 3 received
Pending Decision			\$700.43	54999	12/30/2020	Unauthorized Orig Company	1 of 3 received

Exceptions appear with one of the following decisions:

Decision	Description
Pay	A Pay decision made on the exception. All approvals are required before the decision is applied to the exception.
Return	A Return decision made on the exception. All approvals are required before the decision is applied to the exception.
Pending Decision	The decision window is still open and a decision has not been made.
Default	The financial organization-defined default decision was applied because a decision was not made on the exception or the decision was not fully approved during the decision window.

Exception details and approval information can be viewed by clicking on the links within the **Account** column.

**ACH Positive Pay**

Manage Exception | Exception Status | Manage Payment Rules

[← Back](#) | Exception Decision Detail Status

Checks that have been converted into ACH electronic payment display with a check number.

**File Definitions Details**

Rule Type: 2 of 2 received Transmitted  
 Account: \*4511  
 Originator Company: Prestige Design  
 Originator Company ID: 155555555  
 Amount: 695.46  
 Check Number: 76  
 Effective Date: 12/31/2020  
 Reject Reason: Unauthorized Sec  
 ACH Entry Class: CCD  
 Approval Status: 0 of 2 received

**Approval History Information**

Approval Status: 0 of 1 received

Action	User ID	Date
N/A		
N/A		

[Need Assistance?](#) +

### Manage Payment Rules

Company users can add, edit, or delete payment rules by clicking **Account Services > ACH Positive Pay > Manage payment** rules. Payment rules prevent future exceptions from being generated for originating companies.

**ACH Positive Pay**

Manage Exceptions | Exceptions Status | Manage Payments Rules

[Payment Rules Guidelines](#)

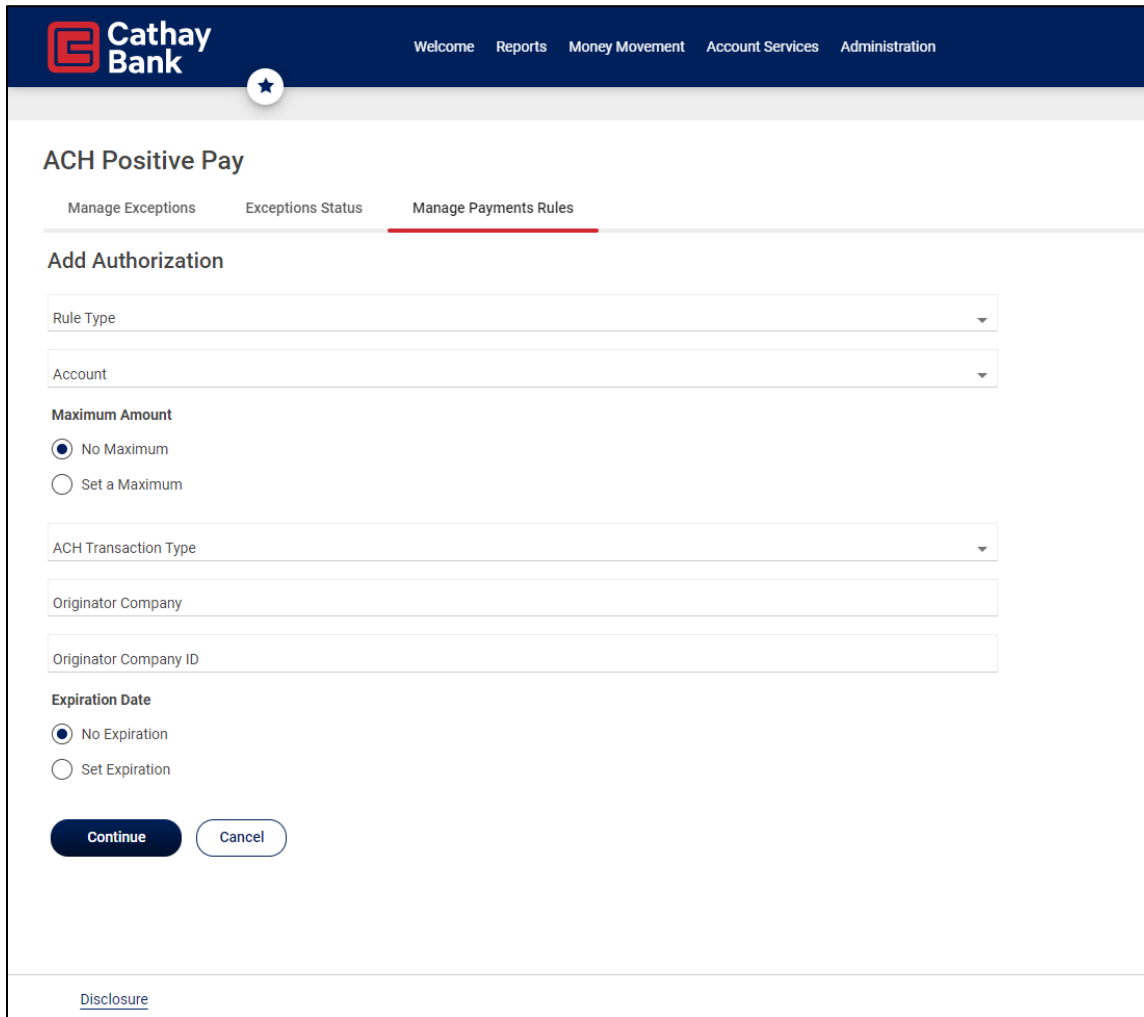
Account	Maximum Amount	ACH Transaction Type	Originator Company Name	Originator ID	Expires	Rule Type
*7	\$0.01	ALL			12/30/9999	Ongoing
*7	No maximum	ALL			12/30/9999	Ongoing
*3		ALL			12/30/9999	Do not allow
*9	\$0.01	ALL			12/30/9999	Ongoing

[+ Add Authorization](#)

[Disclosure](#) | [Need Assistance?](#) +

## Adding Payment Rules

Company users add new rules by clicking the **Add authorization** link.



The screenshot shows the 'ACH Positive Pay' interface with the 'Manage Payments Rules' tab selected. The 'Add Authorization' section contains the following fields and options:

- Rule Type (dropdown menu)
- Account (dropdown menu)
- Maximum Amount:
  - No Maximum
  - Set a Maximum
- ACH Transaction Type (dropdown menu)
- Originator Company (text input)
- Originator Company ID (text input)
- Expiration Date:
  - No Expiration
  - Set Expiration

Buttons for 'Continue' and 'Cancel' are located at the bottom of the form. A 'Disclosure' link is also present at the bottom left.

The company user then enters the following information: Rule Type (One-time, Ongoing, Do not allow), Account, Maximum Amount, ACH Transaction Type, Originator Company, Originator Company ID, and the Expiration Date.

The company user can choose from the following payment rule types:

Payment Rule Type	Description
One-time	A debit filter that is only applied once to a specified criteria. After the conditions of the filter have been met, the filter is removed and replaced by a block.
Ongoing	A debit filter for specified criteria that remains in effect until the expiration date.
Do not allow	A debit block that blocks all transactions for a specified criteria.

The company user can choose on the ACH Transaction types presented.

## Editing Payment Rules

Company users can edit existing payment rules by clicking the **Edit** link.

### ACH Positive Pay

Manage Exceptions    Exceptions Status    **Manage Payments Rules**

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#### Edit Authorization

Rule Type: Ongoing

Account: [REDACTED]

**Maximum Amount**

No Maximum

Set a Maximum

ACH Transaction Type: ALL

Originator Company: [REDACTED]

Originator Company ID: [REDACTED]

**Expiration Date**

No Expiration

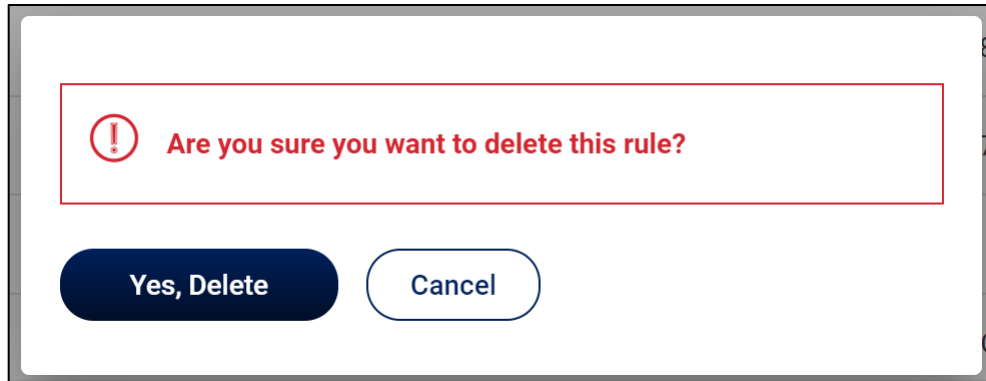
Set Expiration

**Continue**    **Cancel**

The company user can edit the maximum amount, originator company name, and expiration date. If any of the other payment rule values need modification, the existing payment rule must be deleted and a new rule added.

## Deleting Payment Rules

Company users can delete existing payment rules by clicking the menu button to the right of each row and selecting **Delete**. At least one rule per account is required. Company users cannot delete all rules.

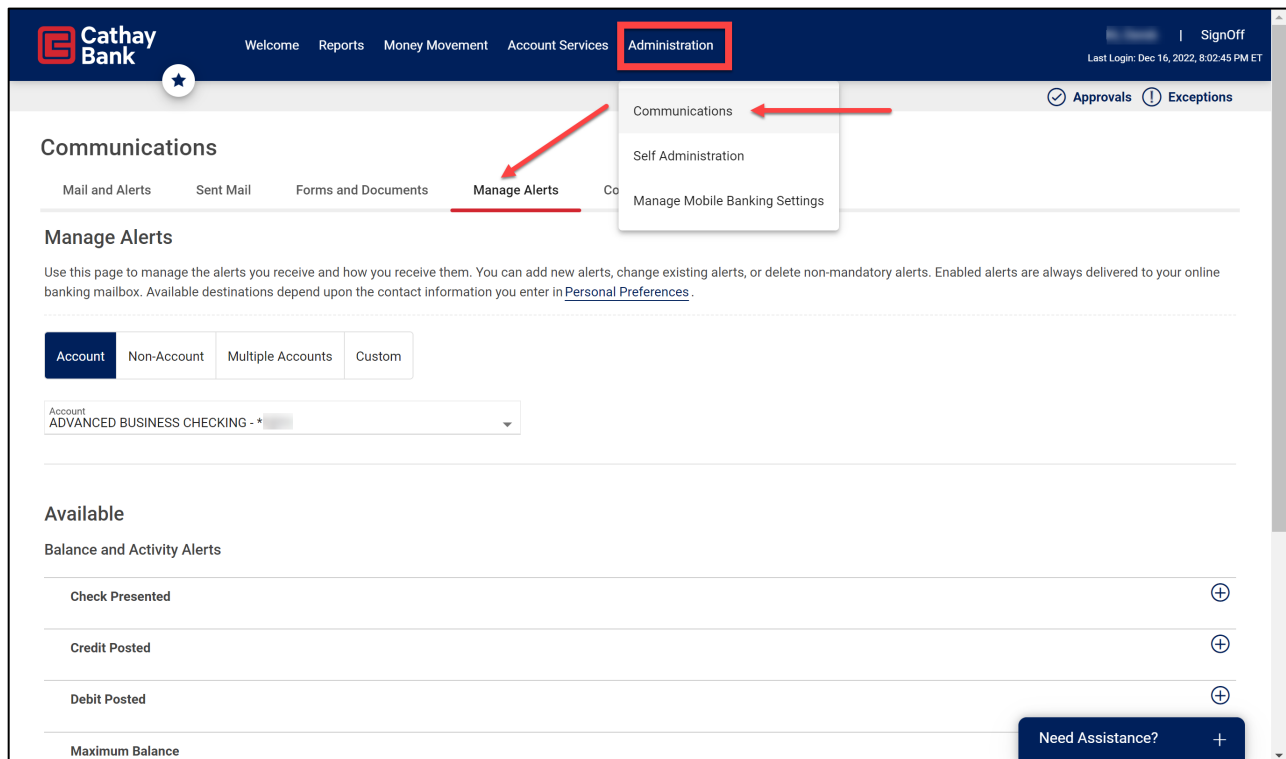


The company user then clicks **Yes, Delete** to confirm deletion or **Cancel** to retain the payment rule.

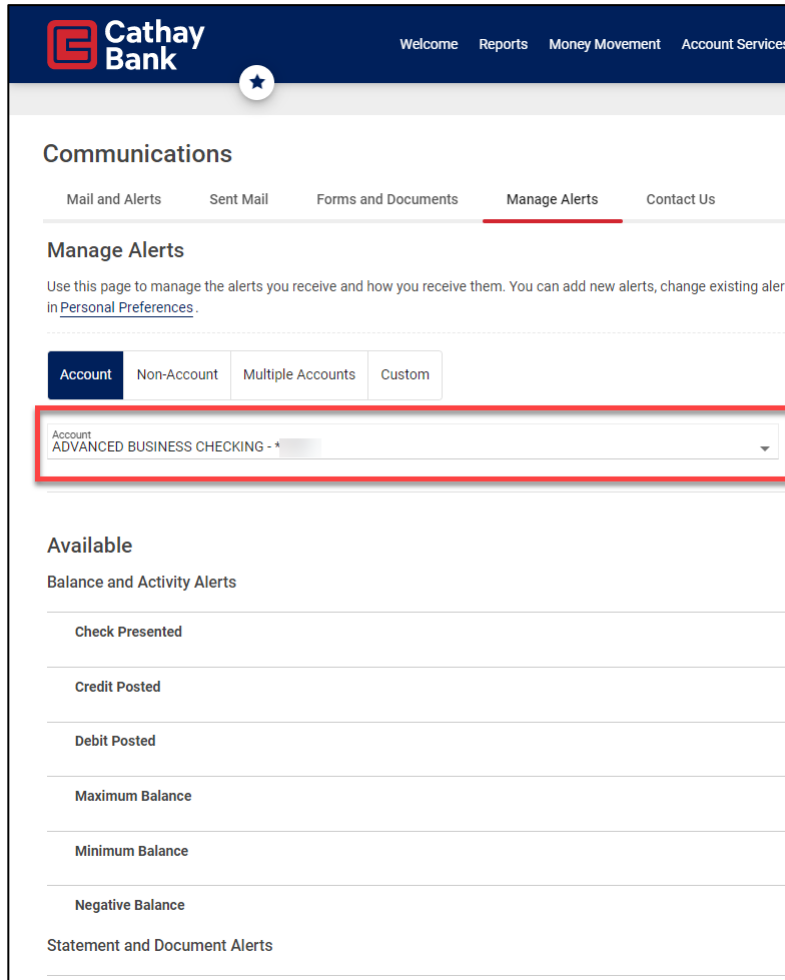
### Setting Up Email Alerts

It is recommended that the company user sets up an email notification when an ACH Positive Pay exception needs review. Hover over **Administration** and select **Communications**, then select the **Manage Alerts** tab to begin setting up notifications.

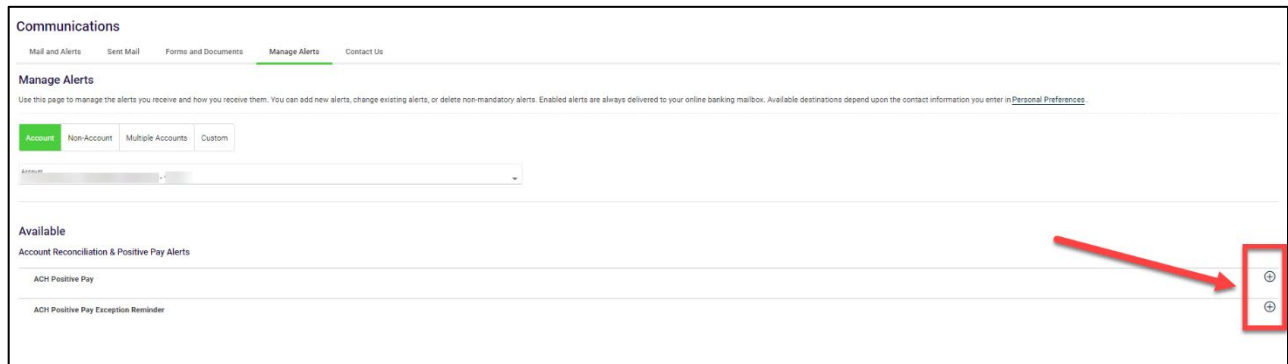
If no alert is set up, then the company user must log in daily to see if there are any exceptions and follow the procedures in Manage Exceptions below.



Under the **Account** tab, select the appropriate account from the dropdown menu (if not already defaulted).



For the functions ACH Positive Pay and ACH Positive Pay Exception Reminder, click the ' + ' icon to the right of the function name to expand the section.



The email address(es) listed for the Company user will be displayed. Click the check box for the appropriate email address(es) and select **Add** to add the alert.

### Communications

Mail and Alerts   Sent Mail   Forms and Documents   **Manage Alerts**   Contact Us

#### Manage Alerts

Use this page to manage the alerts you receive and how you receive them. You can add new alerts, change existing alerts, or delete non-mandatory alerts. Enabled alerts are always delivered to your online banking mailbox. Available destinations depend upon the contact information you enter in [Personal Preferences](#).

**Account**   Non-Account   Multiple Accounts   Custom

Account:

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#### Available

##### Account Reconciliation & Positive Pay Alerts

###### ACH Positive Pay

Notifies you when there is an exception item for this account that requires your attention.

Send To:  
 Email

**Add**   Cancel

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###### ACH Positive Pay Exception Reminder

Notifies you an hour before your decisioning window closes when there are exception items that have not yet been decisioned.

Send To:  
 Email

**Add**   Cancel