ACH Positive Pay

GUIDE

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Introduction

ACH Positive Pay is a Cash Management Online Banking fraud mitigation service to help protect your company from ACH fraud. It works by verifying incoming ACH transactions against a list of authorized ACH Companies provided by you.

ACH Positive Pay services require a separate agreement. Please contact treasurymanagement@citizens-bank.com or your account relationship manager.

Your company provides a list of ACH companies and transactions that ARE authorized to present against the company account(s). If an ACH transaction is presented by a company that is not authorized or for an amount outside the authorization, an exception is created. You then review these exceptions through online banking and determine if the item should be paid or returned. ***If a decision is not made (cutoff time is 3:00 p.m. EST), the item is returned to the originator as unauthorized.***

You can receive up to three email notifications per day when there are ACH exceptions to be reviewed. The first will come early in the morning from ibank@citizens-bank.com. If decisions are not made by noon, a second reminder email will come from positivepay@citizens-bank.com. Finally, if decisions are not made by 2:00 p.m. EST, a third reminder email will come from positivepay@citizens-bank.com. Note: The morning email goes to all online banking users that have access to the account, whether they are responsible for resolving positive pay exceptions or not.

Decisions must be made by 3:00 p.m. on banking days. If a notification is received on a non-banking holiday or weekend, the decision deadline is 3:00 p.m. the next business day.

Adding, Removing or Changing Authorized Companies

Should a new ACH Company need to be added, removed or modified from the list of authorized companies, please contact treasurymanagement@citizens-bank.com. A form will be provided to you that will require the signature of an authorized signer on the account.

Establishing ACH Authorizations

When the agreement for ACH Positive Pay service is executed, Exhibit 1 of the agreement, the Operating Instructions, provides a form to be completed to indicate what ACH transactions are authorized. If modifications, additions or deletions to the authorized transactions is needed, contact treasurymanagement@citizens-bank.com.

The following information is used to establish an authorized ACH transaction. Account Number, Company Name and Company ID is the minimum amount of information required to successfully establish an authorized ACH Company.:

Account Number		Add	☐	Delete	☐
Expires		Credit	☐	Debit	☐
Company Name		Company ID			
Minimum Amount		Maximum Amount			

Account Number

The company account number to which the transaction is authorized.

Expires

Expiration date, if desired, for the authorization.

Debit/Credit

Indicates if debit, credit or both types of transactions are authorized.

Company Name

Name of the Company initiating the entry to the account.

Company ID

The Company ID of the company initiating the entry to the account.

Minimum Amount

Minimum dollar amount of an authorized transaction. Transactions less than this amount would be considered exceptions.

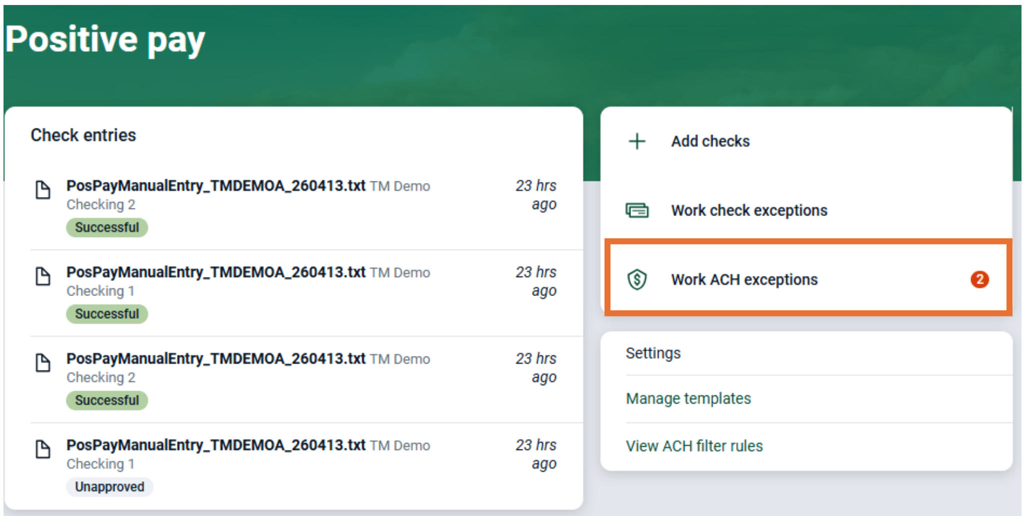
Maximum Amount

Maximum dollar amount of an authorized transaction. Transactions exceeding this amount would be considered exceptions.

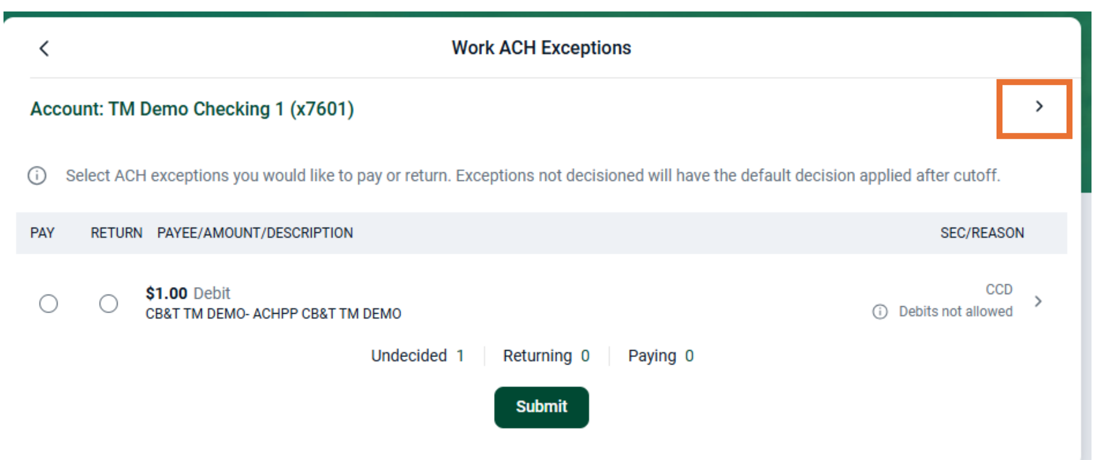
Working ACH Exceptions

As detailed in the introduction, users will receive an email when there are ACH positive pay exception to review. To view and resolve the exceptions:

1. Sign in to Online Banking
2. Navigate to **Positive pay → Work ACH exceptions**
   Note: Positive Pay may be located within the "*Payments* v" menu option.

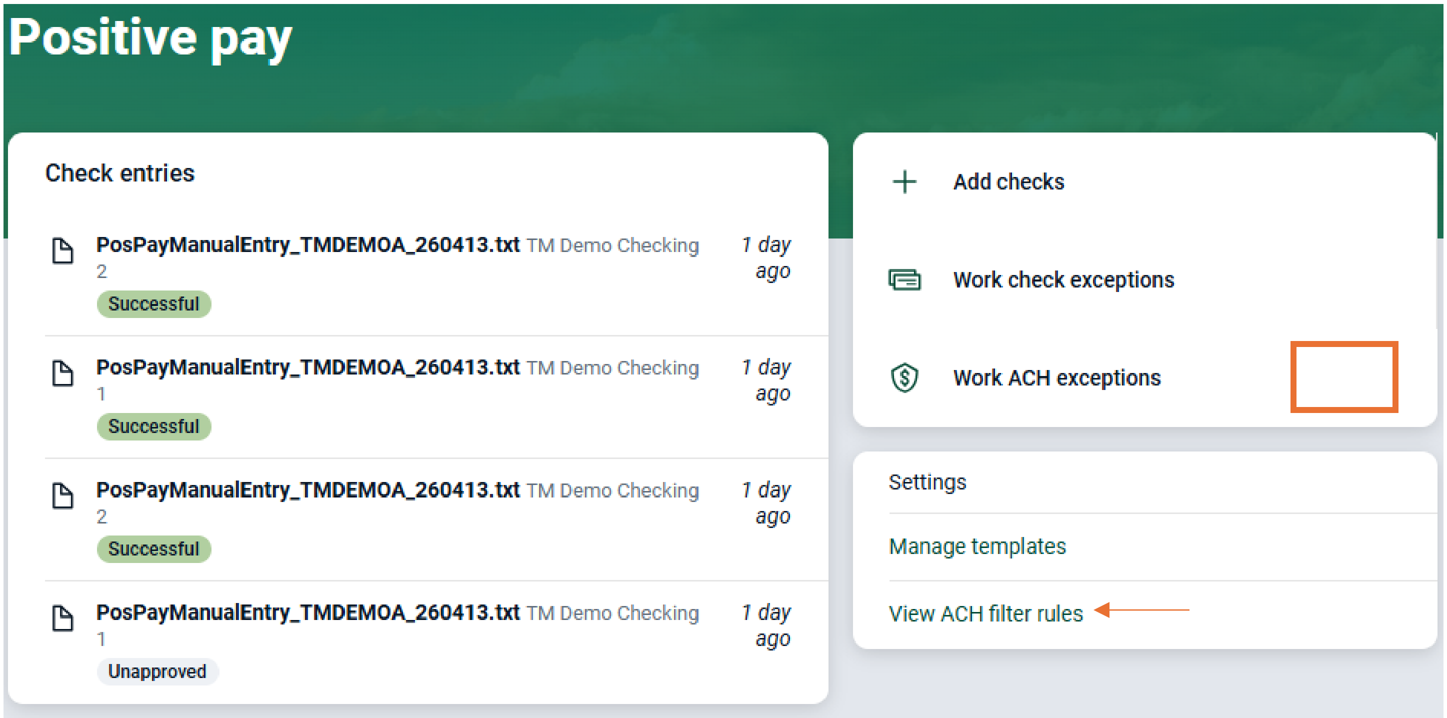


3. Exceptions will appear in the next window. If you have multiple accounts, you can use the ">" next to the Account Name to switch between accounts.



Note: Decisions may be changed up to the 3:00 p.m. EST cutoff.

When all decisions have been made, there will no longer be an indicator on the Positive pay home page:



Note: Selecting View ACH filter rules will allow for display of the authorized ACH Company ID’s .

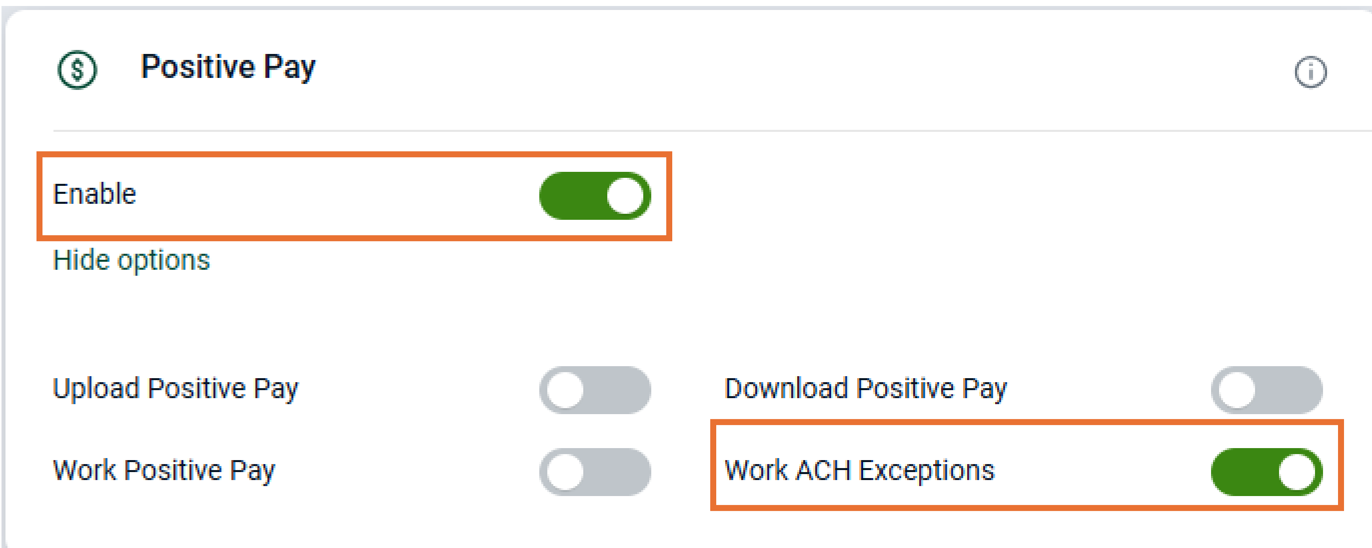
ACH Positive Pay User Permissions

Full information regarding cash management for company administrators is available in the Cash Management Online Banking Administrator Guide. This document discusses the permissions related to ACH Positive Pay processing.

When a company is setup for ACH Positive Pay, Citizens Bank & Trust gives the Work ACH Exception permission to the designated Company Administrator. The administrator is then responsible for providing access to sub users.

ACH Positive Pay permissions reside at both the User and Account level.

1. Navigate to Manage business, select the desired user, then select **Set permissions**.
2. Scroll down to the Positive Pay controls. Select **Enable** and **Work ACH Exceptions**:



3. At the top of the page, select the User's Name to go back to their permissions. Now select the Account for which they will need ACH Positive Pay access. In the Positive Pay controls, Select **Work ACH Exceptions**: