

# **DIGITAL BANKING**

# ACH Positive Pay – Customer Guide



The ACH Positive Pay Customer Guide explains the following topics:

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DEMO LINK: Digital Banking ACH Positive Pay Filters <a href="https://www.peoplesbank.bank/assets/files/jT1D0wAm">https://www.peoplesbank.bank/assets/files/jT1D0wAm</a>

#### **Overview**

ACH Positive Pay, through Digital Banking, empowers business users to set and manage ACH controls to protect against fraud. This Digital integration references a central ACH warehouse so that bank and user entered blocks or filters combine for a central display and transaction reference point. So, no matter who enters the data, it synchronizes together to protect business accounts.

# Add an Email Address for Notifications

Notification emails can be sent when an incoming transaction matches a filter. To receive this email, users will need to establish an email for the account listed under the Details section.

- 1. From the Positive Pay screen in Digital Banking, navigate to the **Filters** section. The available accounts will be displayed.
- 2. Select the account to which you want to add an email address. The **Account Details** window will be displayed.
- 3. Select + Add Email Address.
- 4. Enter the email address, then select **Save Email Address**. A Success message will be displayed.



	oreo brittic	
CHECKING Account *981		
ASSOCIATED EMA	IL ADDRESSES	
Any notifications will	be sent to these email addresses:	
	NO EMAIL ADORESSES	
	+ Add Email Address	

0	Success	
	New email added	

## **Edit or Delete an Existing Email Address for Notifications**

To edit or delete an existing email address, select the email to open the Edit Email Address window.

		CHANCE EMAIL ADDRESS	×
CHECKINC Account *981		Any notifications from <b>Checking</b> will be sent to this email address.	4
ASSOCIATED EMAIL ADDRESSES Any notifications will be sent to these email addresses:		user1@tmservices.com Ensure that emails sent to this address aren't marked as Junk.	
user1@tmservices.com	ŗ	DELETE THIS ADDRESS	
+ Add Email Address			+
	•	SAVE EMAIL ADDRESS	

To edit, make the changes to the email address and select Save Email Address. A success message will be displayed.

To delete the email, select **Delete This Address**, then choose Delete on the confirmation message. A success message will be displayed.



#### **Managing Filters on Accounts**

Here's how a Digital user will navigate to the ACH Positive Pay section of Digital Banking:

Within the menu, the user selects Positive Pay. This section includes controls for **both Check Positive Pay and ACH Positive Pay** (filter and blocking). The Filters section (or Filters tab in business mobile app) will list enabled accounts a user may manage digitally.

TM TESTER     Manage Profile	· Teople's-BANK			
View Accounts	CURRENT EXCEPTIONS	/ Q	HISTORICAL DECISIONS	۹
4\$ Move Money	Showing All Items →		Showing All Items from 1/6/2023 to 1/6/202	23 →
	Updated: Jan 06, 2023 12:39:16 PM	C	Updated: Jan 06, 2023 12:39:16 PM	G
Positive Pay	NO POSITIVE PAY EXCEPTIONS		1002	65.00
Company Management			Checking *2981	1/6/2023
• • • • • • •	POSITIVE PAY CHECKS ISSUED	+ 🖌	* Approved	
E Deposit Checks	Current Date →		FILTERS	
Manage Cards	Updated: Jan 06, 2023 12:32:35 PM	C	Create and manage filters to polify you and others of pending ACH items	blocked items matching a
Findlesseless	NO CHECKS ISSUED		ruleset, or make decisions on pending ACH items.	, or constraints matching a
<ul> <li>Find Locations</li> </ul>			Checking (*2981)	
Messages			2 Filters treasurymanagement@peoplesbank.bank,user1@tmservices.com	>

For ACH Positive Pay controls, select an account to view its details, transactions, and associated lists.

- Details for associated email address can be added, edited, or removed. These are the email addresses that can be setup to receive notifications for the account from the ACH Positive Pay service, if desired.
- Transactions Review Transactions and Review History ACH exception items for review are displayed on the Review Transactions section, while previous decisions made by the end user within Digital are displayed in the Review History section.
- Lists Allow List, Block List, or Watch List that have been established for the account display in these sections. ACH transactions that match a company on the Allow List are automatically processed. Those matching the Block List are automatically rejected (unposted), and those matching the Watch List will generate an email notification.

### Add a Company to the Allow List (Whitelist)

Trusted sources can be added to the Allow List (Whitelist) based on their Company Name and ID. ACH transactions matching a company on the Allow List will be automatically approved. To add a new company to the Allow List:

1. From the Positive Pay screen, view the **Filters Section** and select the account for which the filter will be added.

FILTERS	
Create and manage filters to notify you and others of pending ACH items, blocked items matching a ruleset, or make decisions on pending ACH items.	
Checking (*2981) 2 Filters treasurymanagement@peoplesbank.bank,user1@tmservices.com	>

2. The Account Details screen will display. View the List section and select the "+" icon at the top of the Manage Allow List window or select + Add New Company to Allow List.

A success message will be displayed.	
MANACE ALLOW LIST +	
ALLOW LIST COMPANIES Identify companies that are allowed to send ACH transactions to this account for processing.	
TEST (0.89999 >	
+ Add New Company to Allow List	

3. Enter the Company Name and Company ID, then select Save Item.



**Note:** Once Company ID is saved, it cannot be edited. If an error was made in the name or ID or if the vendor changes their Company ID, delete the Company and create it again.

#### **Allow List - Actions for Unlisted Companies**

Corporate customers that establish an Allow List (Whitelist) of trusted companies can also set up automated actions for ACH transactions sent to the account by an unlisted source.

The **Actions for Unlisted Companies** option becomes available after the first company is added to the Allow List. These actions include:

- Sending an email notification for any ACH Credits and/or Debits from an unlisted company.
- Automatically rejecting any ACH Credits and/or Debits from an unlisted company.

If no items are added to the Allow list, ACH transactions will process normally unless they meet the blocking criteria of another filter.

**Best Practice:** If there is a transaction pending review and you'd like to add that Company to your Allow List, select "Add New Company to Allow List" prior to making accepting/approving these transactions. This will allow you to easily add the "Company Name" and "Company ID" while the transaction information is still in view.

	ADD ALLOW LIST COMPANY	×
REVIEW TRANSACTION	All future ACH transactions sent to Checking (*663) from this company will be processed. Enter a name to easily identify this company	4
	COMPANY NAME	
Accepted SQUARE INC	Enter the company's ID number	
00 SEC: PPD	COMPANY ID	
Accepted LIGHTSPEED ID # 4270465600 ES SEC: CCD	Once a company ID has been created it cannot be changed later.	
REVIEW HISTORY		
Sho		
		-

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#### **Edit or Delete a List Item**

The process to edit or delete a list item is the same for the Allow List, Block List, and Watch List. **Note:** Once Company ID is saved, it cannot be edited. If an error was made in the ID or if the vendor changes their Company ID, delete the Company, and create it again.

From the Lists section, select the appropriate list then the entry to be changed. The Edit List screen will be displayed

MANACE ALLOW LIST +	EDIT ALLOW LIST COMPANY	×
ALLOW LIST COMPANIES         Identify companies that are allowed to send ACH transactions to this account for processing.         Double Test Company         ID #2233445566         TEST         ID #9999	All future ACH transactions sent to <b>Checking (*981)</b> from this company will be processed. Enter a name to easily identify this company COMPANY NAME Double Test Company	
	Enter the company's ID number COMPANY ID 2233445566 Once a company ID has been created it cannot be changed later.	
	DELETE ALLOW LIST COMPANY	
<ol> <li>To edit the item, simply enter any changes and select <b>Save Item</b>.</li> <li>A success message will be displayed.</li> </ol>	Success	

2. To delete the item, select **Delete Allow List** Item.

Select Yes on the confirmation message to continue. A success message will be displayed.



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## **Block All Debits and Credits**

You can set your filters to automatically reject all ACH transactions from an unlisted company, by changing your default preferences. **Note:** If the Debit or Credit Email Notification radio button is enabled, the customer will receive an email notification and still have the opportunity to accept/pay the item.

From the **Actions for Unlisted Companies** section, select **Credit Reject** to automatically reject all credit transactions from unlisted companies and/or **Debit Reject** to reject all debit transactions from unlisted companies.

Credit Email Notification Notify me when credits from an unlisted company arrive		0
Credit Reject Reject credits from an unlisted company by default	$\rightarrow$	$\bigcirc$
Debit Email Notification Notify me when debits from an unlisted company arrive		0
Debit Reject Reject debits from an unlisted company by default	$\rightarrow$	0

You can also update your Email Notification preferences, specific to receiving notifications for Credit and Debit transactions for unlisted companies.

## **Review an ACH Positive Pay Exception Item**

ACH Positive Pay exception items for can be found along with check Positive Pay exception items in the Review Transactions section.

You can also find these exception items by navigating to the Review Transactions section of the Filters screen. Users review these ACH transactions to bypass set decisions defined in the Allow and Blocked lists.

The cutoff time to review and decision exception items is 10:00 am (PST). Any items that have not been decisioned by this time, will post to the account.



To review and make a decision on exception items, select the item individually by double clicking on each item. You can accept or reject from here. If you'd like to decision multiple items at once, select the pencil icon, click on all items then choose to accept or reject for all items selected.

CURRENT EXCEPTIONS	1	م
Showing All Items →		
Updated: Jan 09, 2023 8:48:44 AM		G
400pted DPS TEST LLC D = 155443333 ≅ 550: 000	\$2.00 1/9/2023	
Accepted DPS TEST LLC 0 # 155443333 = SEC: CC0	\$3.00 1/9/2023	

#### Filter Exception Items by Type

Users with both Check Positive Pay and ACH Positive Pay will see both transaction types displayed when reviewing Exception Items. To view only one transaction type at a time:

CURRENT EXCEPTIONS	/ Q
Showing All Items →	
Updated: Jan 09, 2023 8:48:44 AM	C
Accepted OPS TEST LLC ID # 1554443333 ID SEC: CCD	<b>\$2.00</b> 1/9/2023
Accepted OPS TEST LLC ID # 1554443333 ID SEC: CCD	<b>\$3.00</b> 1/9/2023

- 1. Select Showing All Items in the Exception list header.
- The Search Exceptions Window will display.
   Select the Types field, then select the Transaction type you want to display.

SEARCH EXCEPTIONS	×	TY	PES
Q		All Items	
Search through your Current Exceptions act	ivity.	ACH	
Lorem ipsum dolor sit amet, consectetur adip elit. Mauris tristique nulla condimentum ur	iscing na.	Checks	
SEARCH FOR X	<b>(</b> )		
DATE RANCE Last 7 Days	<b></b>		
TYPES All Items	*		
SEARCH			

3. Enter the Date Range if desired then select Search. The Exception list will now only display the selected

For additional questions, please contact your local branch or email us at treasurymanagement@peoplesbank.bank.