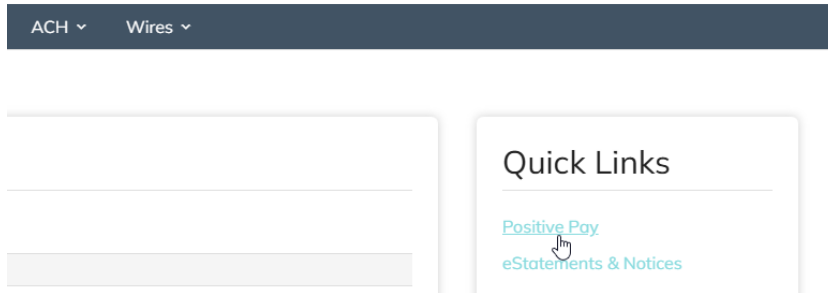


ACH POSITIVE PAY EXCEPTION HANDLING GUIDE

1. Log in to Digital Banking

2. Select Positive Pay from the Quick Links widget.

*You may need to enable pop-ups in your browser in order to launch the Positive Pay window.



3. Select Exception Processing.

The screenshot shows a sidebar menu with 'Exception Processing' selected. The main area displays a table with the following data:

Decisions Needed (1)			\$22.10
ABC COMPANY	UNAUTHORIZED ACH TRANSACTION	\$22.10	
Decided (0)			\$0.00
Total (1)			\$22.10

There is 1 exception to review.

Exceptions will be given a decision of **Return** if decisions are not made by 12:00 PM Central Time (US & Canada).

1 Decision Needed
\$22.10

4. Select each ACH item in the Decisions Needed list and choose the Pay or Return button. If you select “Return”, also select a Return Reason Code. Click Save.

To add the item to your authorized list:

- Select the Add Rule button and complete the Description, select All SEC codes, Select Debits Only, Enter a Max Allowable Amount and Save Rule.

The screenshot shows the 'Add ACH authorization rule' form with the following fields:

- Description: (empty text field)
- SEC Code: (dropdown menu showing 'All SEC codes')
- Company ID: (text field with '12345678')
- Debits or Credits: (dropdown menu showing 'Debits only')
- Max Allowable Amount: (text field)
- Buttons: 'Cancel' and 'Save rule'

To increase your max allowable amount for an existing rule, Select ACH Authorization Rules, select the menu button next to the rule you wish to change, and select Edit record.

System Reports								
ACH Authorization Rules								
Client	Account Nickname	Description	Company ID	SEC Code	Debits or Credits	Max Allowable Amount	Notification Type	
Test Client 5...	Test Client 5576			ALL - All Stand...	Credits Only		Create Exception	
Test Client 5...	Test Client 5576	ABC Company	123456	ALL - All Stand...	Debits Only	\$1,000.00	Create Exception	
Test Client 5...	Test Client 5576	TEST	123456789	ALL - All Stand...	Debits Only	\$500.00	Create Exception	
Showing 3 results				1				
								Edit record Delete record View record

5. Decisions can be changed until the cutoff time. To display already completed decisions expand the Decided list.

Decisions Needed (0)		\$0.00
✓	Decided (4)	\$8,392.64
	Total (4)	\$8,392.64

Questions? Please contact Bank First's Treasury Management Support Team:
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