



# ACH POSITIVE PAY

## PREVENT FRAUDULENT ACH TRANSACTIONS

ACH Positive Pay is an automated verification system that monitors ACH transactions presented for payment. Transactions that do not meet the rules you specify are categorized as exceptions. You receive a notification to review the ACH transaction and decide if it should be paid or returned. To use ACH Positive Pay, you must be enrolled in Online Banking.



### More Control

Set up pre-determined ACH rules.



### Online Managerial Reporting

Generate reports on ACH payment history.



### Visual Verification

Research paid or returned ACH payments.



### One-touch Action Prompts

Select Pay or Return ACH transactions. ACH rules can be added directly from the Quick Exception screen. If no decision is made by the cutoff time, the account is protected by returning the ACH.

## PRODUCT DETAILS

Decisions Needed (0)		\$0.00
Decisions (1)		\$1,137.06
\$	CARVON CONSTRUCTION UNAUTHORIZED ACH TRANSACTION	\$1,137.06
Total (1)		\$1,137.06

UNAUTHORIZED ACH TRANSACTION

Decision: Pay      Decided By: 000003385

Account Name:      Amount: \$1,137.06      Paid Date: 05/12/2022

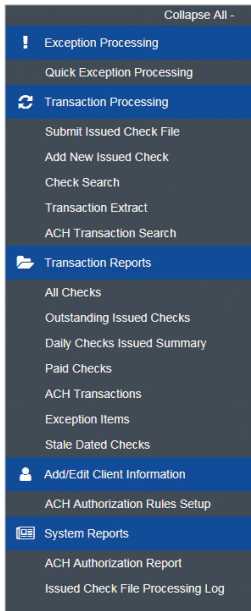
CCD / 3387702000 / DR  
IRS USATAXPYMT 270253204782838 3387702000 061036010006797 CCD

[Add Rule](#)   [Pay](#)   [Return](#)

### Quick Exception Processing

- Set specific instructions by company
- Accept or reject credits or debits
- Set maximum allowable amounts

## PRODUCT DETAILS



### Select ACH Positive Pay Functions From Dashboard Menu

Quickly pay or return exceptions

Search processed ACH transactions

Generate reports for completed ACH transactions and exception items

Set up ACH authorization rules

View ACH authorization rules report

Client: XYZ INC TEST  
Account Name: XYZ INC TEST

Start:  End:

Paid Date:

Input Date:

Transaction Amount:

SEC Code:

Company ID:

Transaction Description:

Transaction Status:

Decision:

Reason:

Note: Transaction history is retained within the system for 90 days after an item has paid.

### Search ACH Transaction History

- Name of payee
- Transaction amount
- Transaction status
- Decision
- Reason

For more information, contact your account officer or call the Customer Service at 305-569-5000 or 1-844-OCEAN4U (1-844-623-2648)

