Positive Pay User Guide

Northwest Federal Credit Union

Revised February 2024

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Proprietary and Confidential Information

Positive Pay Overview

Positive Pay is an advanced fraud detection and prevention service that enables you to take control of your financial security. Account holders can respond to actionable alerts for suspicious Check and ACH transactions.

The Positive Pay platform contains the following functionality:

- Issued Check Management: Submit issued check files or manually input checks
- Check File Maintenance
- ACH Rules Management: Approved & Block List
- Daily Exception Notifications
- User Management: Set up additional users and set customizable permissions
- Online Portal

System Compatibility

All modules are supported for the following browsers.

- ✓ Chrome: Last 4 versions
- ✓ Firefox: Last 4 Versions
- ✓ Firefox Extended Support Releases: Latest
- ✓ Edge: Last 4 versions

Service Modules

Check Positive Pay: A service designed to prevent financial loss due to check fraud. It relies on members to input issued check information, make daily decisions on exception items when required. When accounts are enrolled, a default setting is established for the system to return or pay a transaction by the established end-of-day cut-off time. (See page: 11)

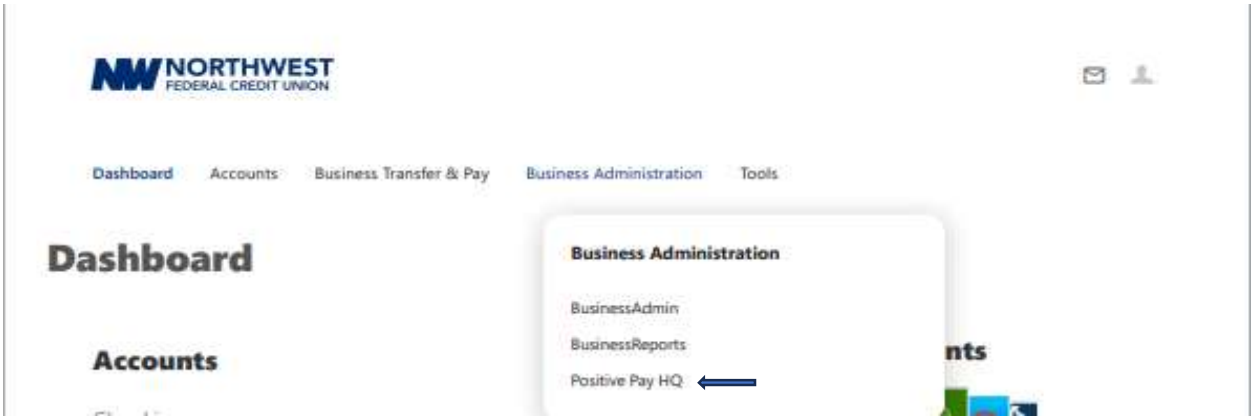
ACH Positive Pay: ACH Positive Pay Debits and ACH Positive Pay Credits are **two separate services** designed to empower account holders to prevent financial loss due to unauthorized incoming ACH debit and ACH credit transactions. (See page: 24)

C.O.P.S.: ACH Credit Origination Protections Service (C.O.P.S.) is designed to provide members with protection against fraudulent ACH credit origination activities. By monitoring the destination of ACH credit transfers, ACH Credit Origination Protection (C.O.P.S.) can provide an additional layer of security. (See page: 35)

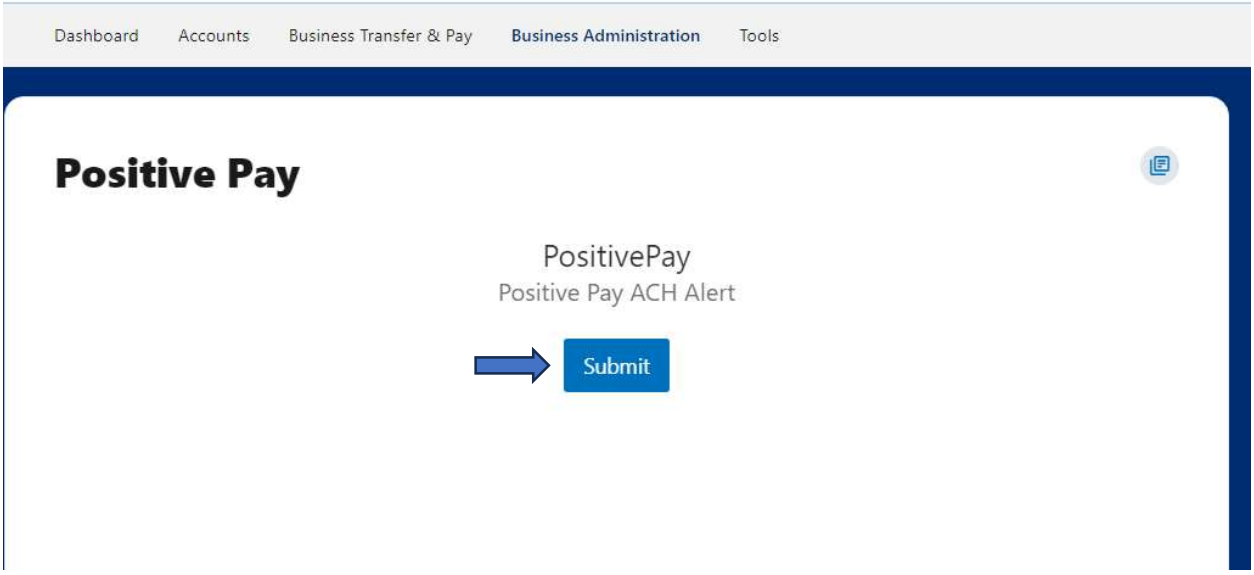
Access

To launch Positive Pay, log in to your Northwest online banking portal and perform the following steps:

1. Click on **Business Administration**, then select **Positive Pay HQ.**



2. Select **Submit.**



3. The Positive Pay platform has been launched.

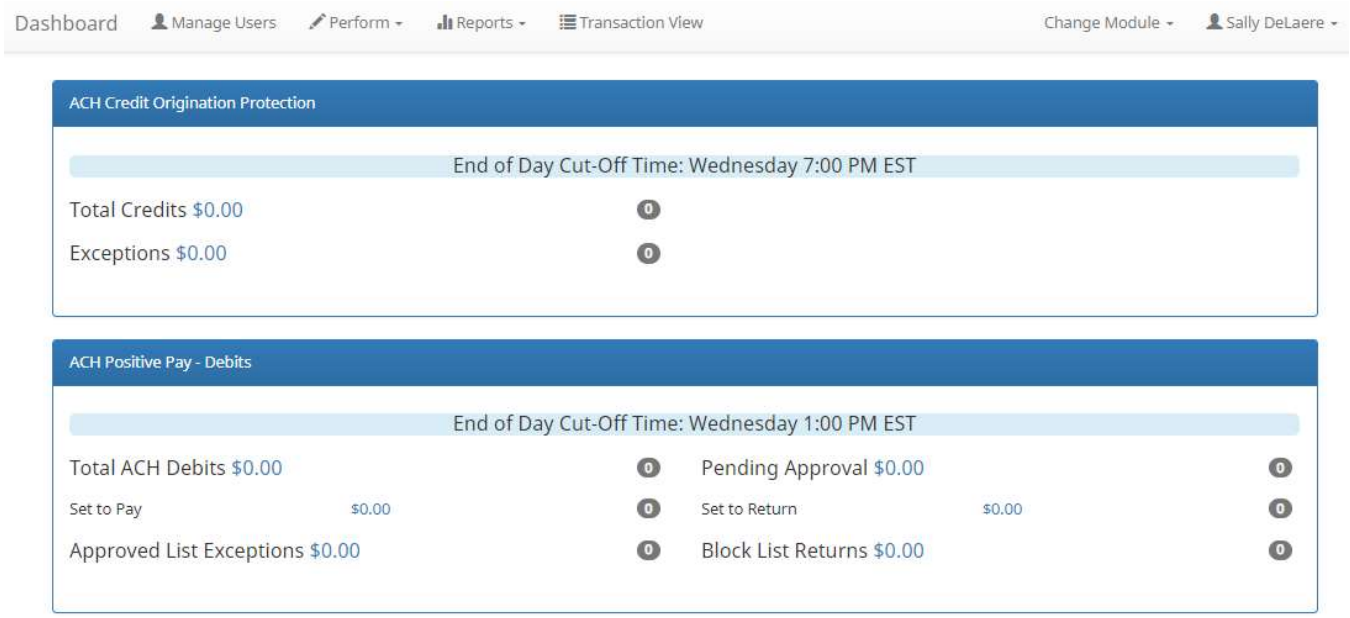
Positive Pay Dashboard

Upon launching the Positive Pay platform, the member dashboard is the default landing page. The member dashboard is where all functions spanning one or more service modules are performed.

Module Summary Box

For each active Positive Pay service module, the Member Dashboard shows a summary box displaying the following:

- Current day's transaction information, totals, and counts
- End of day cut-off time is displayed, indicating the deadline for daily decisions on transactions.



The Member Dashboard supports navigation to a service module by clicking on the service module name in the blue bar. Users can navigate to transactions with a specific status within a service module by clicking on the dollar amount link displayed to the right of the status.

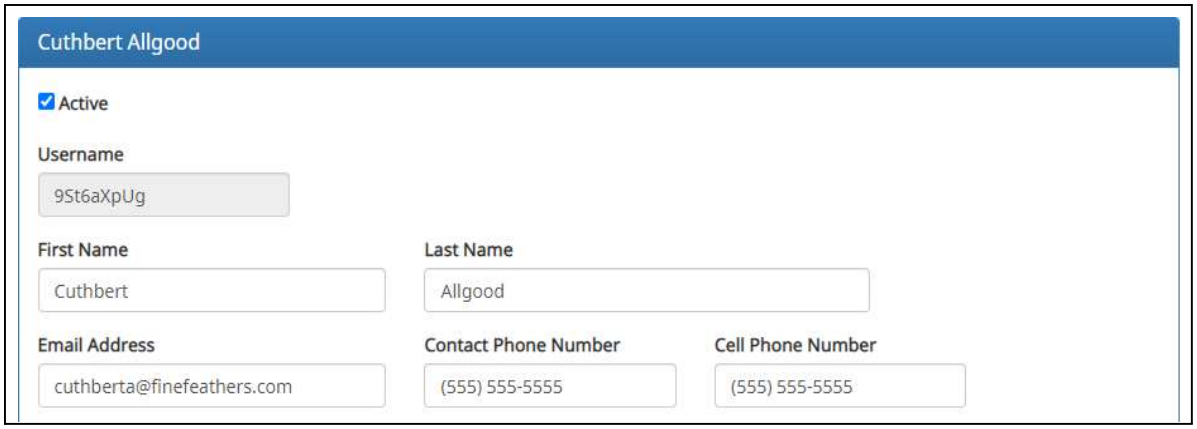
Other Dashboard Functionality

- Manage Users
- Perform (Transaction Approval)
  - **Note**: This menu option is only applicable to members enrolled in dual approval.
- Reports (See page 41)
- Transaction View
- Change Module

Manage Users

A user with admin user privilege can add additional users and set the appropriate module permissions. To create additional user:

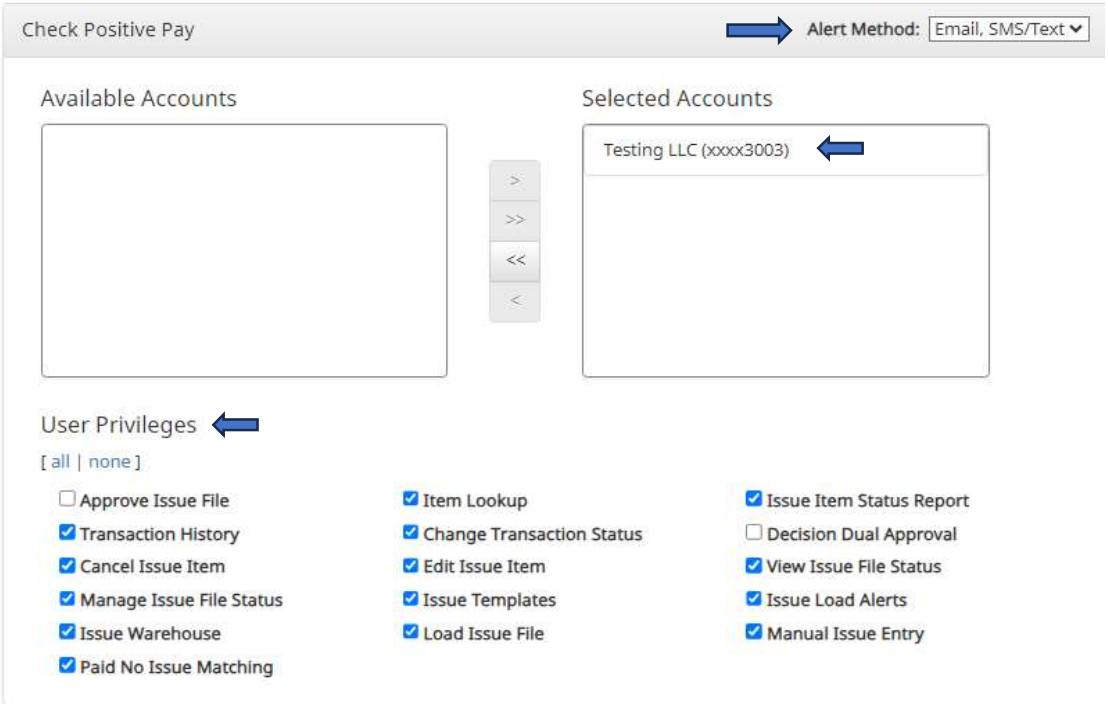
1. Click on **Manage Users** from member dashboard. The member user page will appear.
2. Click on the "**Create New User**" button.
3. Complete the following:
    - SSO ID (Users NWFCU Online Banking Username)
        - **Note**: The maximum number of allowable characters in the SSO ID field is limited to 50.
    - First & Last Name
    - Email Address
    - Contact Phone Number
    - Cell Phone Number (Must be entered to receive Test/SMS)
4. Click the "**Create User"** button.



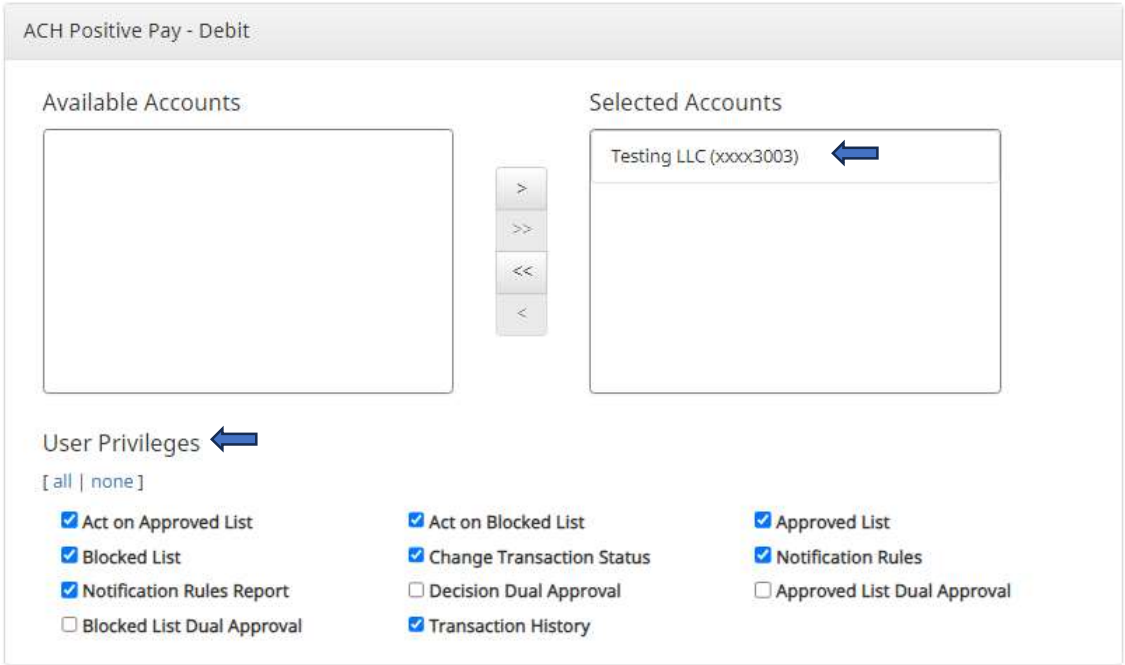
5. The User profile page appears. Scroll down to the "**System Roles"** section of the page to select what roles should be enabled for the user.

6. For each service Module, select the appropriate permissions and corresponding accounts.

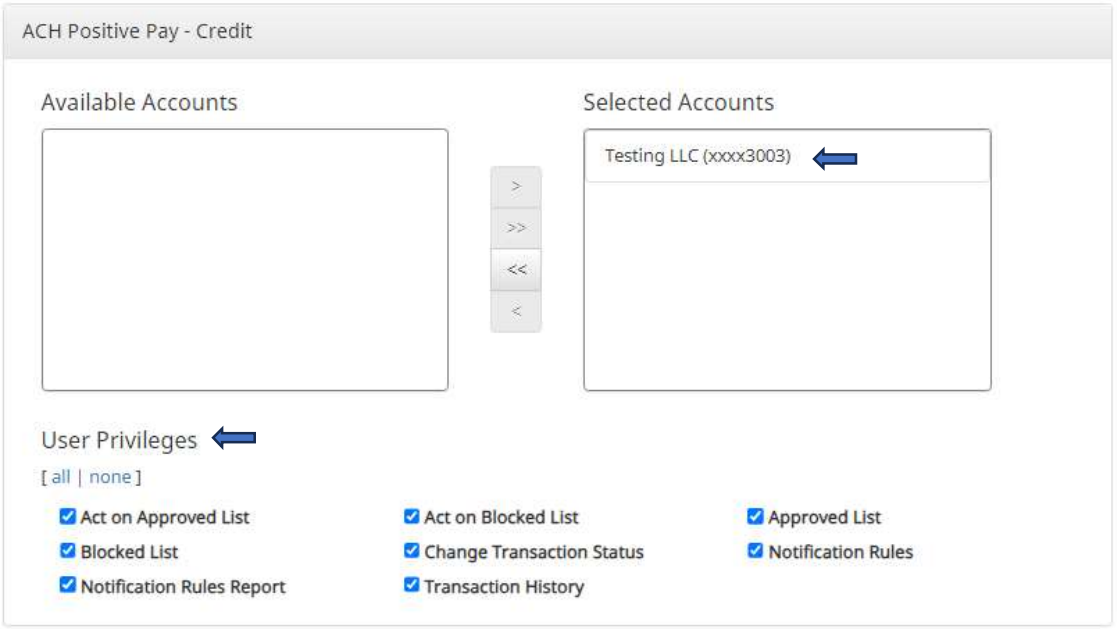
Check Positive Pay User Privileges



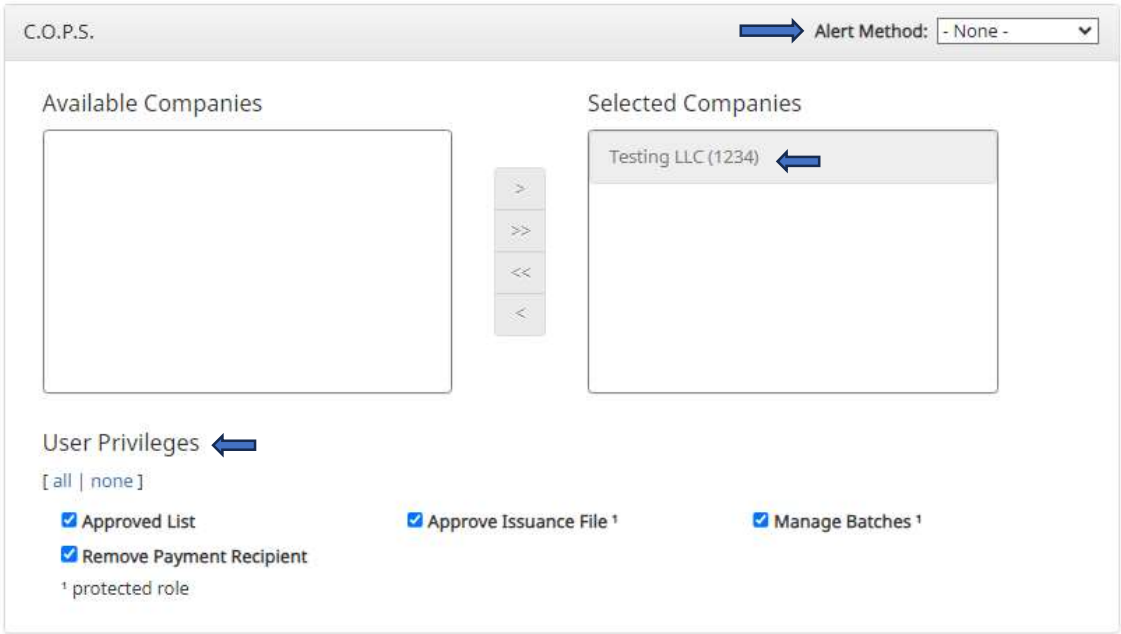
ACH Positive Pay User Privileges - Debit



ACH Positive Pay User Privileges - Credit



C.O.P.S. User Privileges

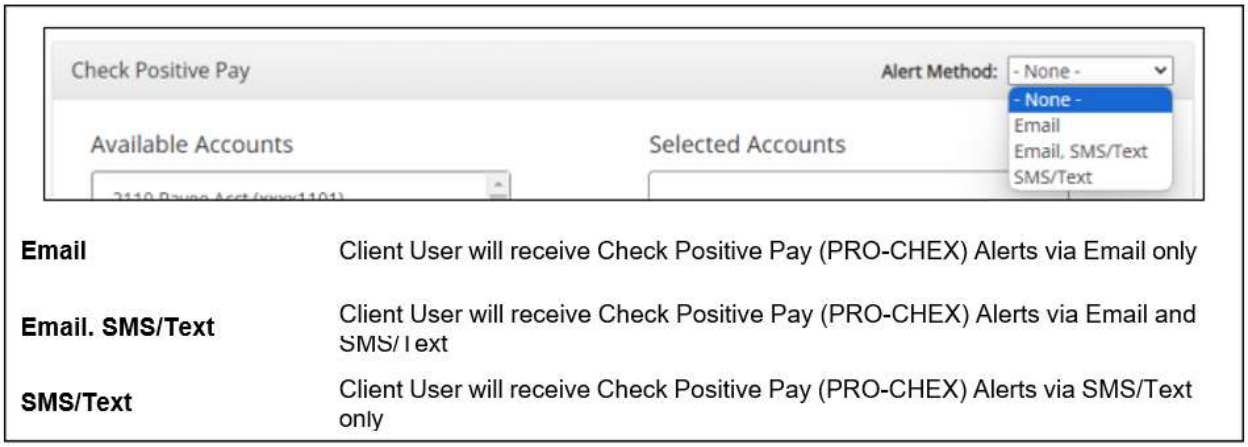


7. Select the "**Save User"** button.

Alerts

Within the Check Positive Pay or C.O.P.S. settings box, the alert method can be chosen. Use the drop-down to select the alert method desired.

Note: ACH Positive Pay Alerts are customizable and managed through the service module. (See Page:25)



Email	Client User will receive Check Positive Pay (PRO-CHEX) Alerts via Email only
Email. SMS/Text	Client User will receive Check Positive Pay (PRO-CHEX) Alerts via Email and SMS/Text
SMS/Text	Client User will receive Check Positive Pay (PRO-CHEX) Alerts via SMS/Text only

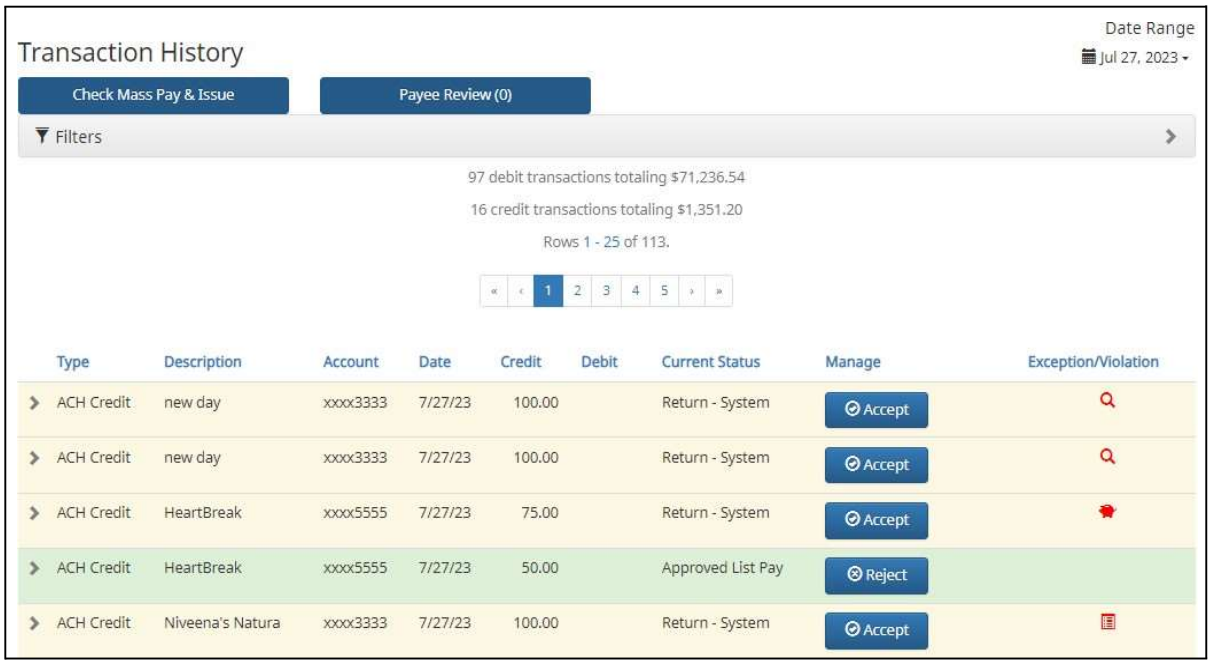
Transaction View

While transaction views are available within each service module, the transaction view from the Member Dashboard consolidates transactions for ACH Positive Pay and Check Positive Pay allowing users to make pay/no pay decisions from a single screen.

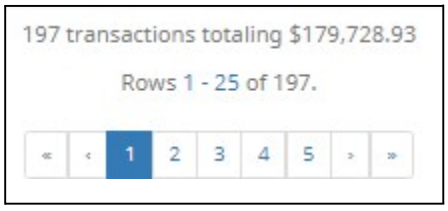
- Transactions are stored and visible for one (1) year
- The **Consolidated Transaction History** user privileges must be enabled to access this screen.
- If the user has been granted the **Change Status** user privilege and the transaction is available to decision, the Pay and Return button are available to use.
- Transactions to be paid have green shading and to be returned have yellow shading in the background.

1. From the Member Dashboard, click Transaction View.

2. The Transaction History page appears. Transaction View will display all the current day's transactions for ACH Positive Pay and Check Positive Pay by default. To filter the date range, click on the Date Range drop-down, select the desired date range, and click the Apply button.



3. The following information will be displayed for review:
   - **Type:** Provides the type of transaction displayed.
   - **Description:** The type of account or the check number depending on the transaction type.
   - **Account:** Account number associated with that transaction.
   - **Date:** Date of the transaction.
   - **Credit/Debit:** Amount of the associated credit or debit appears under the Credit or Debit columns.
   - **Current Status:** Status the transaction is currently in, either Paid or Returned.
   - **Manage:** Displays a Pay or Return button. This allows for decisioning directly from the consolidated transaction view if End of Day (EOD) has not passed for a specific service.
   - **Exception/Violation:** Various Icons inform the user of the item exception(s). Hovering over the icon gives the user a quick glance at the Exception Reason. (See Page 42)
4. If the search contains more than 25 transactions, the results are displayed on multiple pages. Use navigation buttons at the top of the search results to review all results.

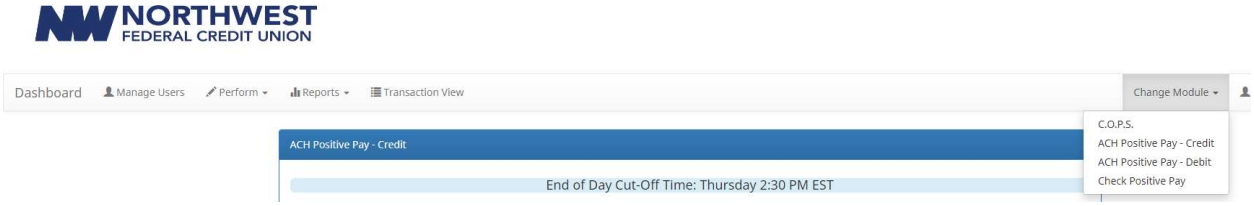


Change Module

Users can navigate to other service modules if granted access to those modules. Users can change modules by selecting the **Change Module** drop-down and clicking on the service module or by clicking the service module name listed in the blue bar in the Member Dashboard.

There are two methods to change between available modules.

1. From the Member Dashboard, click **Change Module** > desired module.



2. From the Member Dashboard, click the desired service module name on the appropriate blue bar in the Member Dashboard.

Check Positive Pay

Check Positive Pay is a service designed to prevent financial loss due to check fraud. The table below lists the Positive Pay types available for each account enrolled, along with a description of expected behavior.

Check Positive Pay relies on members to make daily decisions, when required, for the check activity occurring on their accounts. When accounts are enrolled, a default setting is established for the system to return or pay a transaction by the established end-of-day cut-off time.

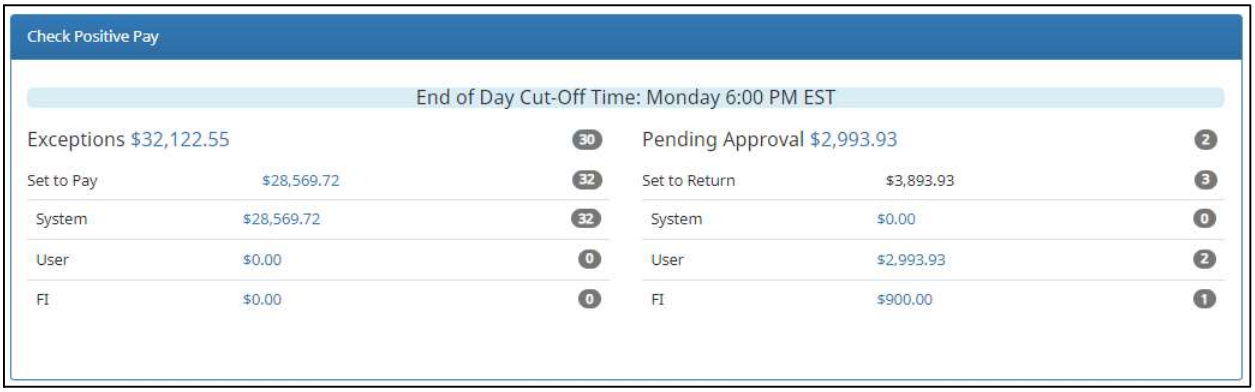
Type	Service Description
Standard Positive Pay	This service requires the Member to provide a list of checks issued or voided on an account (Issue Items). The issue items for each account must include, at a minimum, a check serial number, amount, and status (Issued, Voided, Stopped). The FI compares each check presented for payment (Item) against the list of issue items. If an exception is identified, designated users are alerted to make a pay or return decision.
Payee Positive Pay	Members are required to provide the payee name for each issue item. The solution compares the name in the issue item against the name on the "Pay to the Order of" line of the check presented for payment. A scoring method is used to determine the likelihood of a match, and if the score falls below the established threshold, the item is flagged as an exception. Payee name scoring is subject to many variables, including image quality. Scoring may fail items that would otherwise pass if members fail to perform and conform to best practices
Reverse Positive Pay	This service does NOT require members to provide a list of issued items. Members should log in every day to view checks presented for payment and select the checks to return because the concept of an exception does not exist, since no list of issue items is present to compare items against. However, members may request the FI establish a maximum check amount per account (Exception Limit). If this optional setting is enabled, an alert is sent to designated users ONLY when a check is presented exceeding the maximum amount established.

- **Alerting**: Check Positive Pay notifies designated users to take action when required.
- **Issue Items:** A status defined by the member that indicates a check was issued.
- **Exception Item:** When a check cannot process and clear a check normally, the payment becomes an **exception** item requiring special handling. If Payee Positive Pay is enabled, the check image is scored through payee name comparison. Examples of reasons a check can be flagged as an exception include but are not limited to: Payee Mismatch, Amount Mismatch, Voided or Stopped Status, and Early Presentment.

Proprietary and Confidential Information

Check Positive Pay Dashboard Summary:

The Dashboard is the default landing page within the member portal. Summary information on current check transactions and status will be displayed for accounts the user has been granted access to. Active links are embedded within the box to permit users to navigate from the dashboard landing page into the Check Positive Pay service module or directly to transactions in the status selected.



The content displayed in the Check Positive Pay summary box includes the following:

- **End of Day Cut-Off Time:** Displayed in the second bar, the time of day indicates when transactions that require decisions will no longer be eligible for user decisions.
- **Exceptions:** Clicking on the dollar amount hyperlink on the Exceptions line will direct the user to a filtered view of Transaction History that will display only exceptions that require a decision.
- **Pending Approval:** If Dual Decision Approval has been enabled, the Pending Approval hyperlink will appear in the Dashboard. Clicking on the dollar amount hyperlink on the Pending Approval line will direct the user to the Check Transaction Approval screen, where the user can approve or reject any transactions that are pending approval by the user.
- **Default Decision:** System Pay or Return indicate transactions that will pay or return if no action is taken due to the default status. Users pay or return indicate a user decision has occurred.

Proprietary and Confidential Information

Managing Issued Items

Members who are enrolled in Standard Check Positive Pay must maintain a list of issued items for the Credit Union to compare presented items against to identify exceptions. To optimize the user experience, it is highly recommended that members enter, or load issued items prior to disbursing paper checks to payees. Failure to do so could result in denial of payments if the check is presented at the teller line for deposit or to be cashed.

Issue Template

Issue Templates provide an easy way to load issue items into Check Positive Pay using files that can be generated out of most accounting systems. The issue template format will be configured to match the format of the member generated file. This provides organizations with a variety of flexible options for providing a list of checks that have been issued. Once a template has been set up, it can be selected when loading a file to Check Positive Pay to be used in the matching process.

Supported Issue File Types

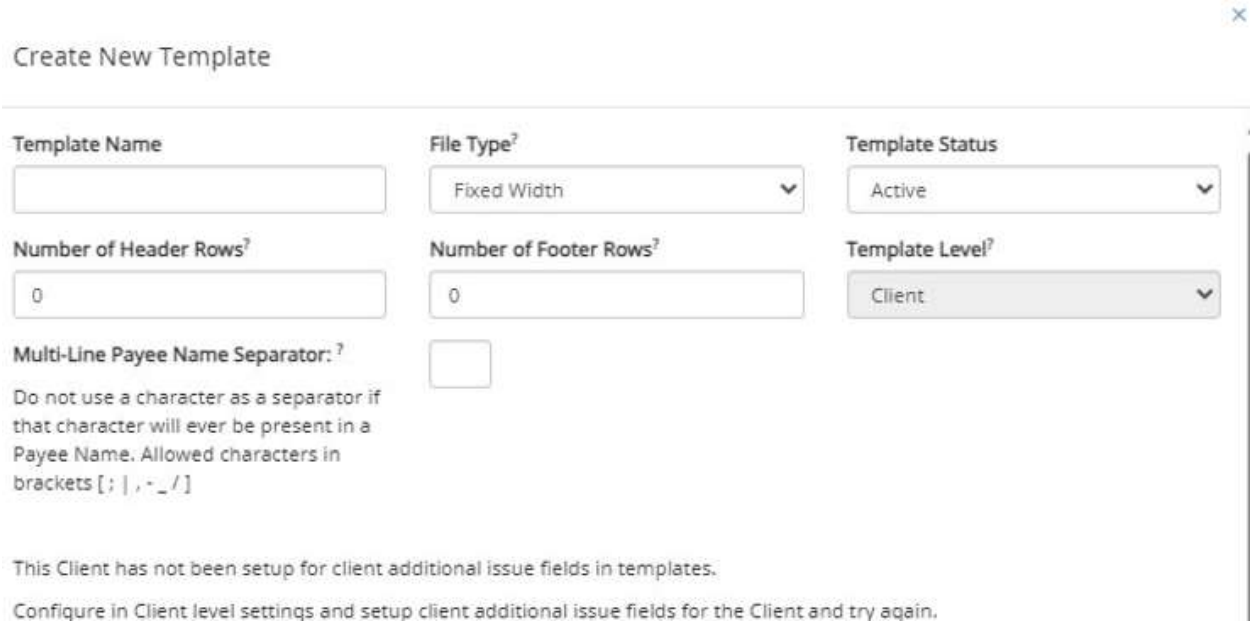
- ✓ Comma Separated (.csv)
- ✓ Fixed Width (.txt)
- ✓ Excel Workbook (.xlsx)
- ✓ Excel 97-2003 Workbook (.xls)
- ✓ Pipe Separated (.csv)
- ✓ Semi-colon Separated (.csv)
- ✓ Tab Separated (.txt)

1. To create a template, select **Issue Templates** from within the **Manage** menu group.

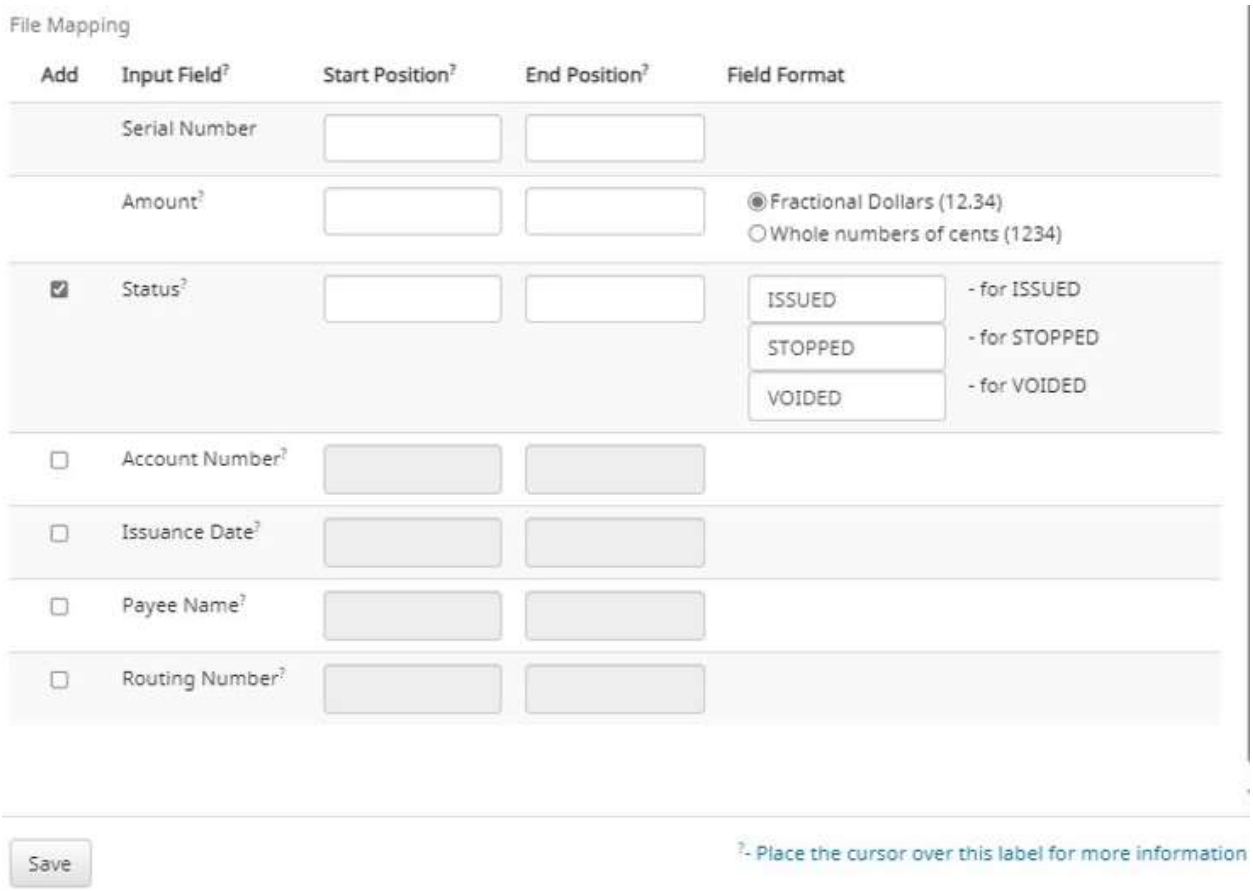
2. Click the **Create New Template** button.
3. Matching the format of the template to the check file that you generate, enter the following:
    a. Template Name
    b. File Type
    c. Template Status
        i. Template status can be set to Active or Inactive. Active templates are used for loading issue files; inactive templates cannot be used for issue file loading.
    d. Number of Header & Footer Rows

i. Depending on the software, some files have header (beginning) rows or footer (ending) rows containing data not required by Check Positive Pay. These rows will not be analyzed.

e. Multi-Line Payee Name Separator (if applicable)



4. The Check Serial # and Amount fields are always required. User must specify whether the amount data in the imported file will or will not contain decimal points.
5. If the Member checks the Status box additional fields displays as shown below. If the Member's accounting system exports issue items with an Issued or Voided status, no additional action is required.
6. If the Status box is checked for a template, and this information is not provided in the issue file loaded, the system will give each record an ISSUED status.
7. If the account box is selected, the user can import one file that contains issue items for multiple accounts. If the issuance date box is NOT checked, Check Positive Pay will default the issue date to date the file was loaded.

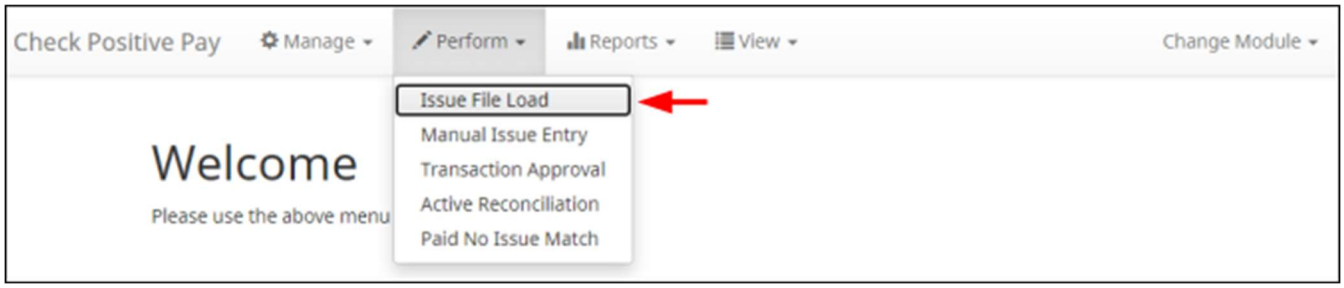


8. Once all the information is completed click save. Check Positive Pay allows creating up to 6 additional issue fields within an issue template.

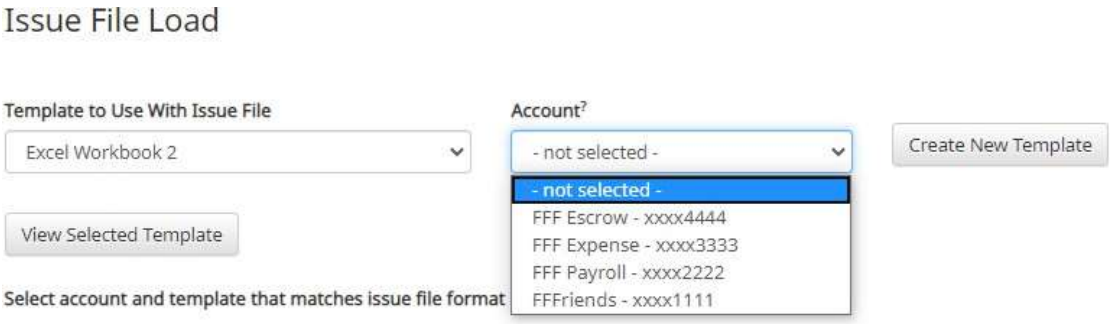
Issue File Load:

Check Positive Pay allows Member users to load issue files into the system for use in matching. It accepts these files in a variety of formats, used in conjunction with file templates.

1. To upload a file of issued check information, click **Issue File Load** from within the **Perform** menu group.

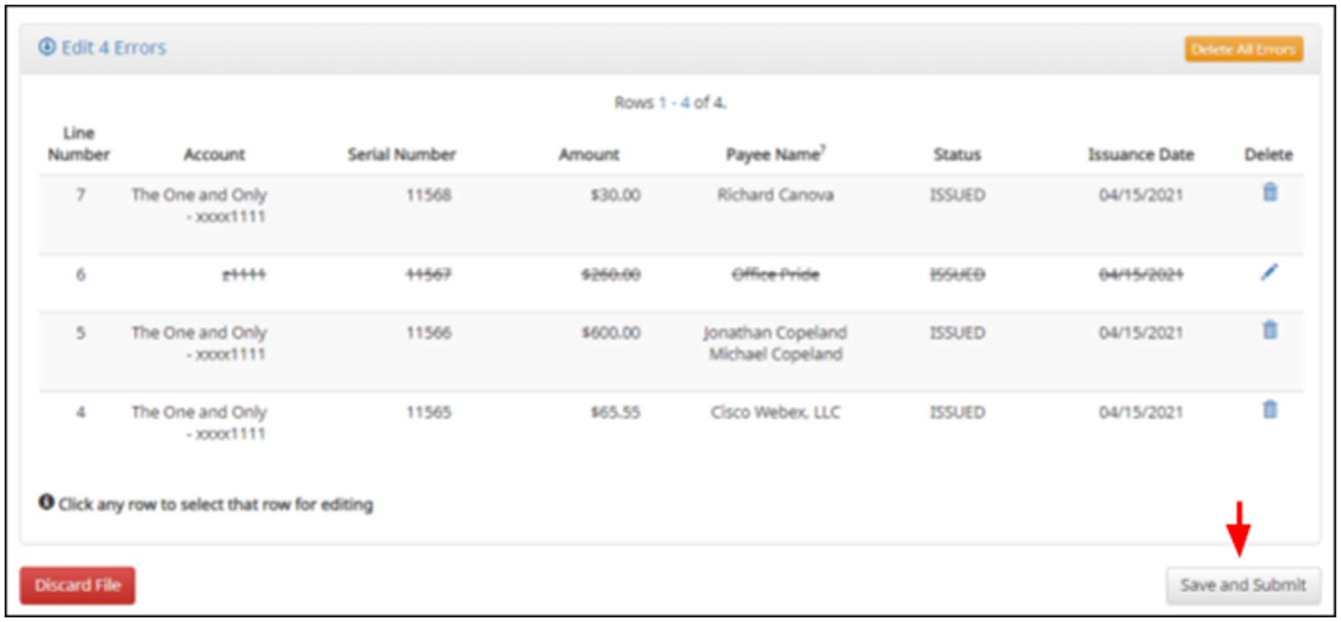


2. Once the Issue File Load screen appears, select the Template drop-down to select from a list of existing templates. If only one template is available for a member, the drop-down box selects that template by default.
3. Select an Account from the drop-down.



4. Click the Browse button to select the appropriate file. Once the file is selected, it displays in the upload interface.
5. The Status Bar displays the Current Status of the file.
    a. A successful file upload will display a status of **Complete**.

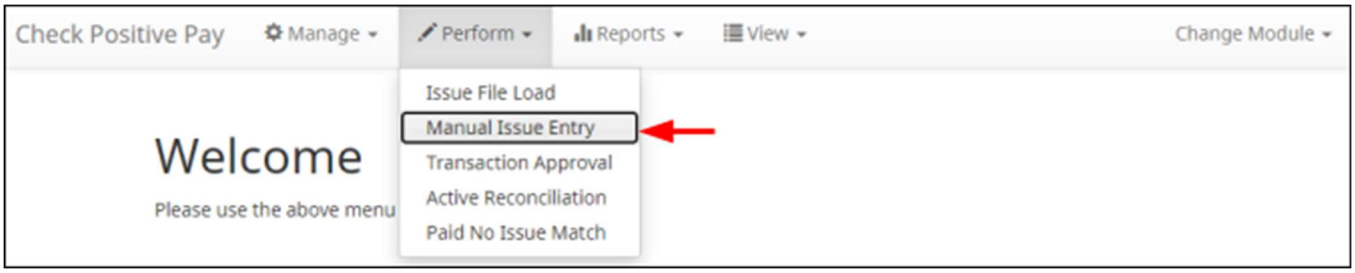
6. If errors are encountered during the initial processing of the issuance file, the Parse Errors display appears, allowing the user to view the error detail within the file. Once all errors are corrected, the red highlights are no longer visible, and the file can be reprocessed by clicking the **Save and Submit** button.



Manual Entry:

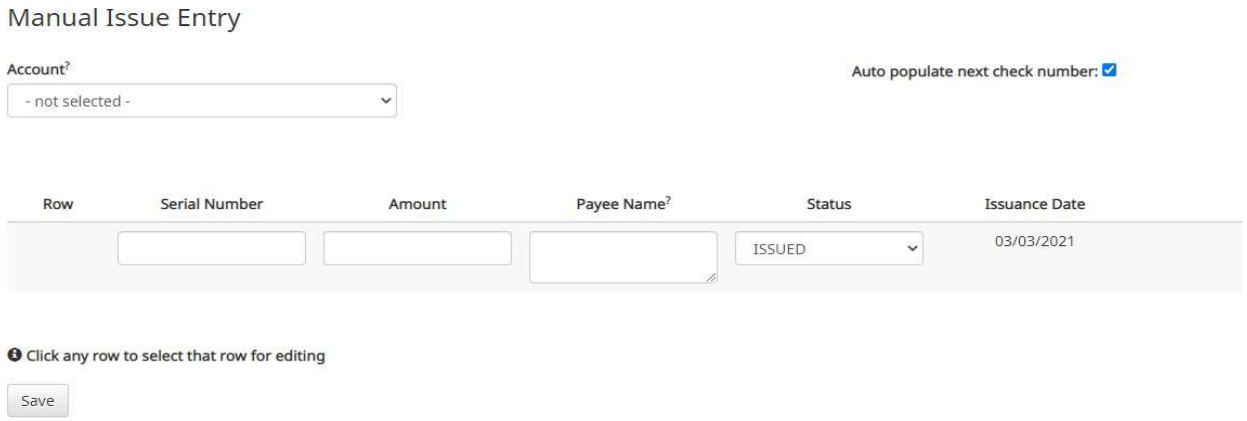
Members can manually enter the information of checks that have been issued. To manually enter an issue item, the user must be granted the manual issue entry user privilege.

1. From the **Perform** menu group, click on **Manual Issue Entry**.



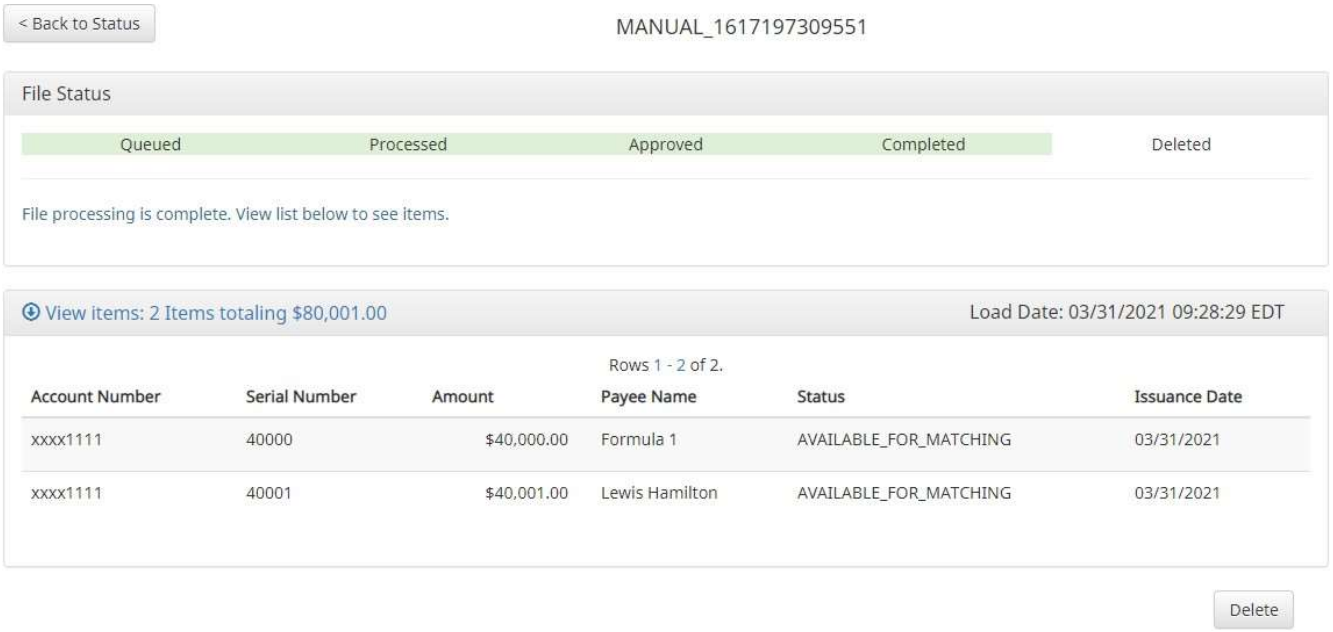
2. When the Manual Issue Entry screen appears, select the appropriate account from the dropdown.

3. Enter the following:
    a. Serial/Check Number
    b. Amount
    c. Payee Name (if applicable)
        i. If there are multiple payees, an Enter (carriage return) must be used to input a second, third or fourth payee on separate lines in the field for it to be distinguished as different payees.
    d. Status
    e. Issue Date



4. Once the required issued item information has been entered, click the **Save** button.

5. The Manual Issuance File Status detail appears.

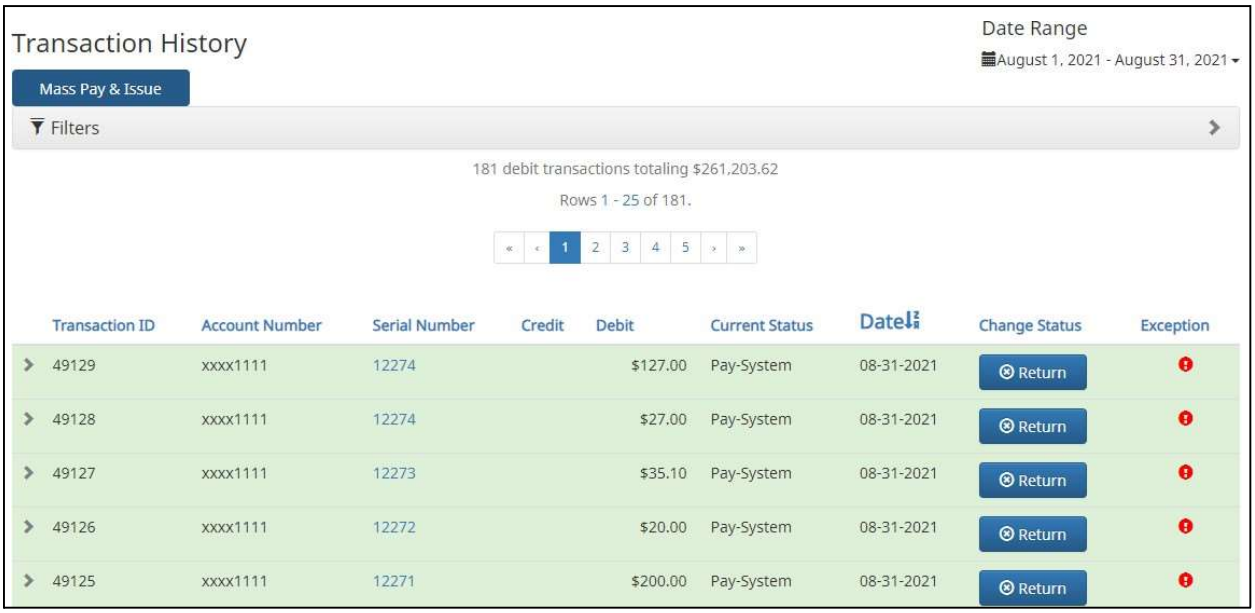


Exception Processing

When a check cannot process and clear normally, the payment becomes an **exception** item requiring special handling. If Payee Positive Pay is enabled, the check image is scored through payee name comparison. When an item is marked as an exception, the Check Positive Pay system will follow the default exception action configured in the account regarding whether to pay or return the presented item, if no action is taken by the member. When an item is matched successfully and no exceptions are identified, the presented item is paid.

To review exception items:

1. From member dashboard select dollar amount next to **Exceptions**
2. The transaction history will display exception items only.
3. Once the exception reason is reviewed, select the desired decision under change status.

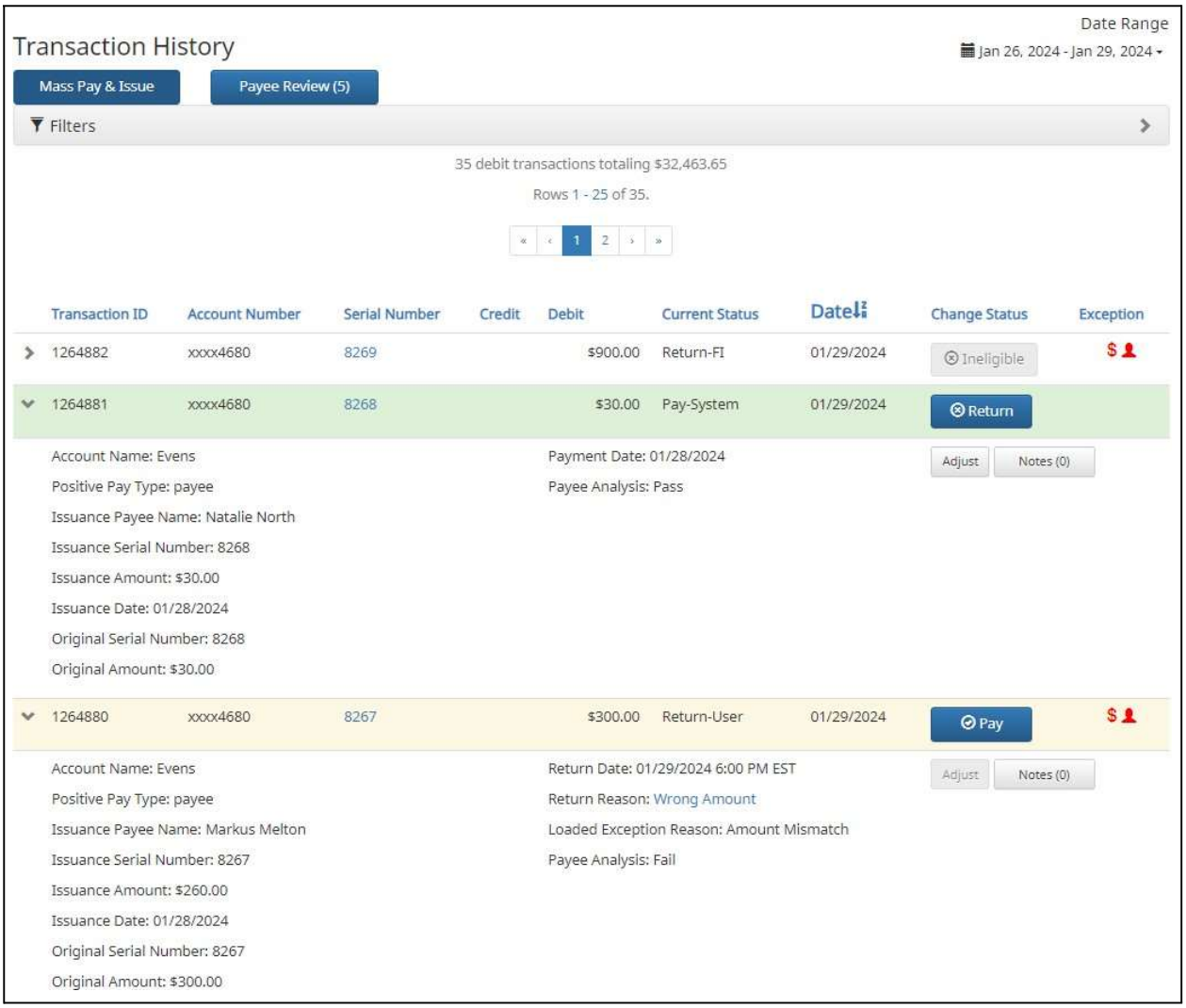


Transaction History: In the above example, the user has clicked on the dollar value of **Exceptions** on the Dashboard and is directed to a view of **exception transactions** that require decision.

Decisioning Transactions

Once exceptions have been reviewed members are able to make decisions on presented items. To decision a transaction:

1. **Return:** Under “Change Status”, change the status by clicking on **Return** and select a return reason.
2. **Pay:** Under “Change Status”, change the status to **Pay**.



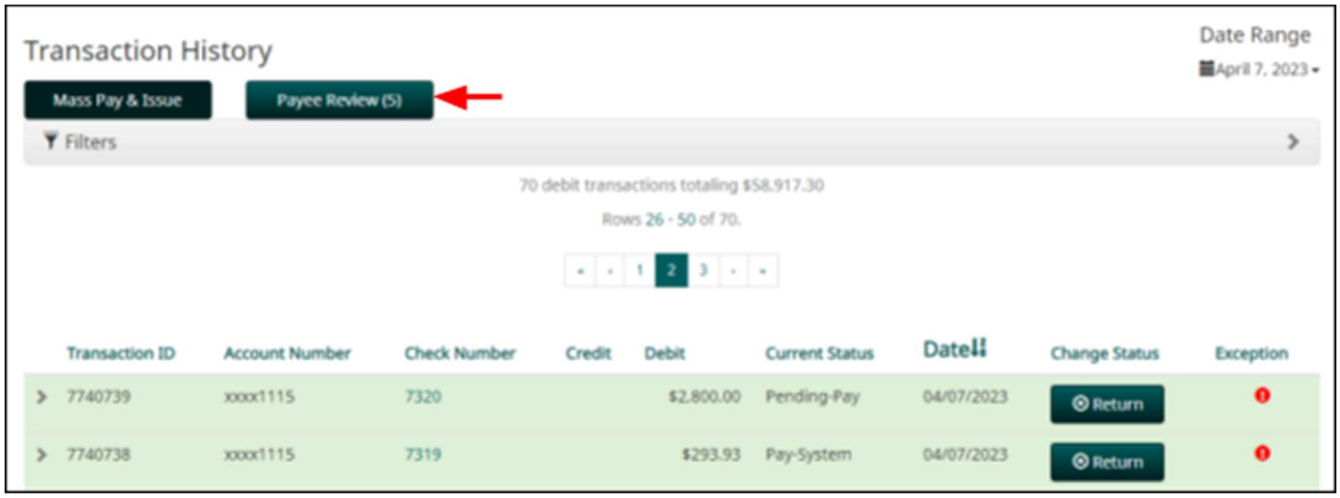
Proprietary and Confidential Information

Review Payee

The Review Payee functionality has been introduced to allow users to visually inspect presented items to ensure fraudulent transactions that may not have triggered any exceptions are identified.

1. If Payee Positive Pay is configured, the Review Payee feature may be available in Transaction History. Review Payee allows users to easily view non-exception items for transactions on accounts enrolled in Payee Positive Pay.

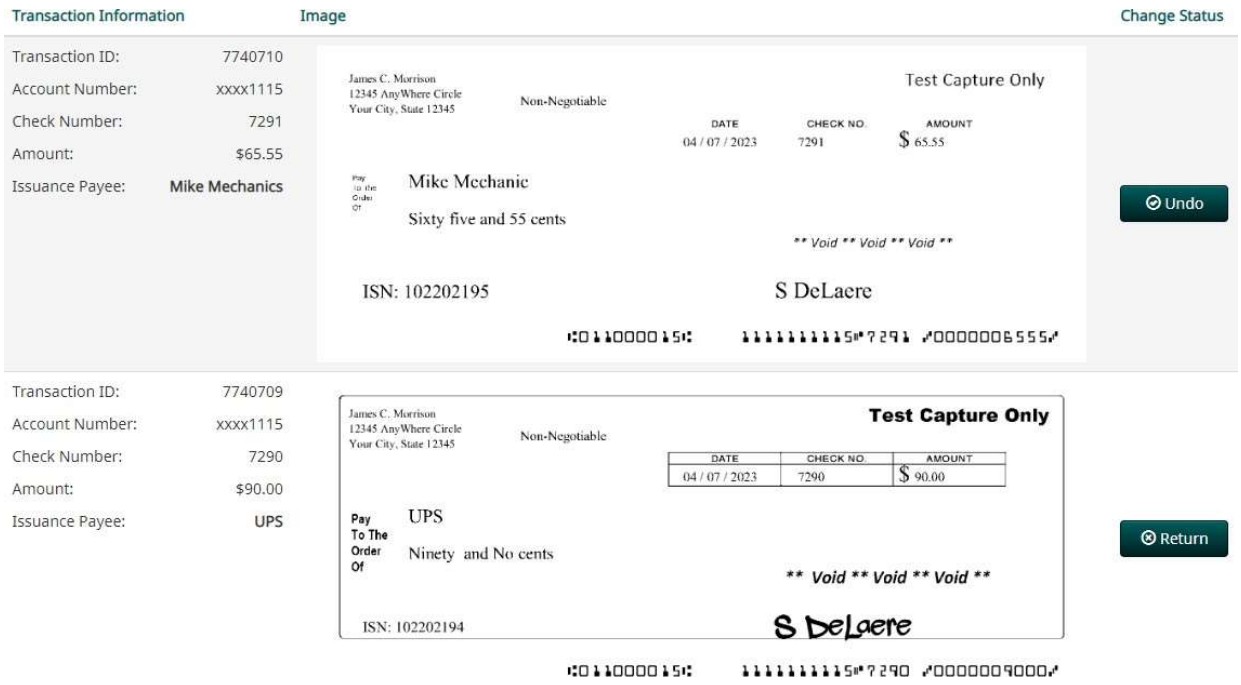
2. From within Transaction History, the **Payee Review** button appears at the top of the screen with the total number of non-exception items available for review in parentheses. Click the **Payee Review** button to proceed.



3. The Payee Review screen appears. The Payee Review page displays all current day non-exception transactions for all accounts to which the user has access.

4. After the check is reviewed members can return or pay the item.

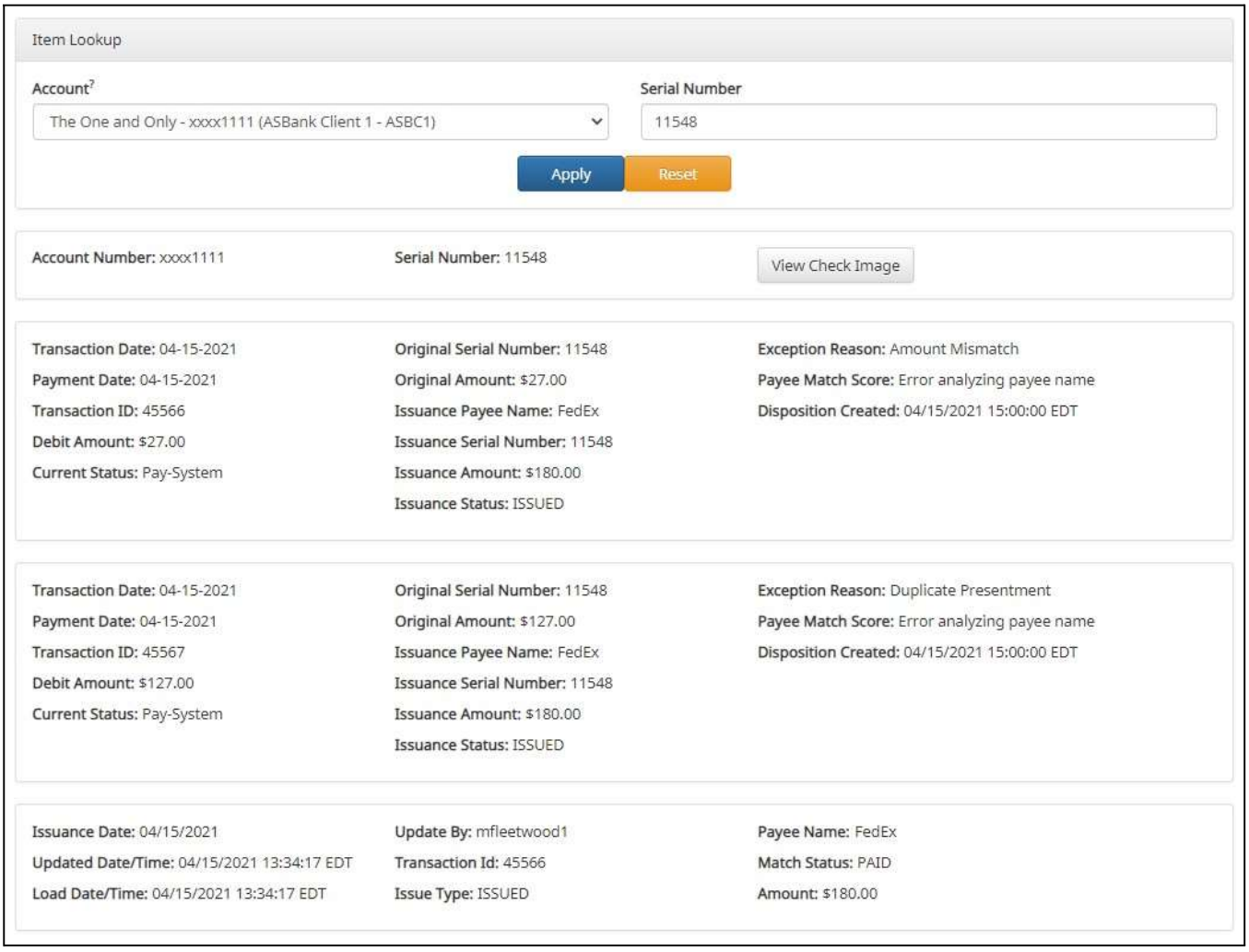
5. Once the return reason is saved, the user will be returned to the Review Payee screen, and the Return button will be displayed as an Undo button. If the user determines that the Return should be undone, clicking the Undo button will change the status back to Pay, and the screen will revert the button to Return.


Transaction Information
Image
Change Status
Transaction ID: 7740710
Account Number: xxxx1115
Check Number: 7291
Amount: $65.55
Issuance Payee: Mike Mechanics
James C. Morrison
12345 AnyWhere Circle
Your City, State 12345
Non-Negotiable
Test Capture Only
DATE
CHECK NO.
AMOUNT
04 / 07 / 2023
7291
$ 65.55
Pay to the Order Of
Mike Mechanic
Sixty five and 55 cents
** Void ** Void ** Void **
ISN: 102202195
S DeLaere
Undo
Transaction ID: 7740709
Account Number: xxxx1115
Check Number: 7290
Amount: $90.00
Issuance Payee: UPS
James C. Morrison
12345 AnyWhere Circle
Your City, State 12345
Non-Negotiable
Test Capture Only
DATE
CHECK NO.
AMOUNT
04 / 07 / 2023
7290
$ 90.00
Pay To The Order Of
UPS
Ninety and No cents
** Void ** Void ** Void **
ISN: 102202194
S DeLaere
Return

Item Lookup

Check Positive Pay provides members with the ability to look up all recorded data on individual issued items with the Item Lookup feature.

1. Within the Check Positive Pay module, click **View** > **Item Lookup**.
2. The Item Lookup page appears. Enter search criteria.
3. Click **Apply** to complete the item lookup. Once Search results for the item are displayed, within this screen, the lifecycle of the issued item is displayed.

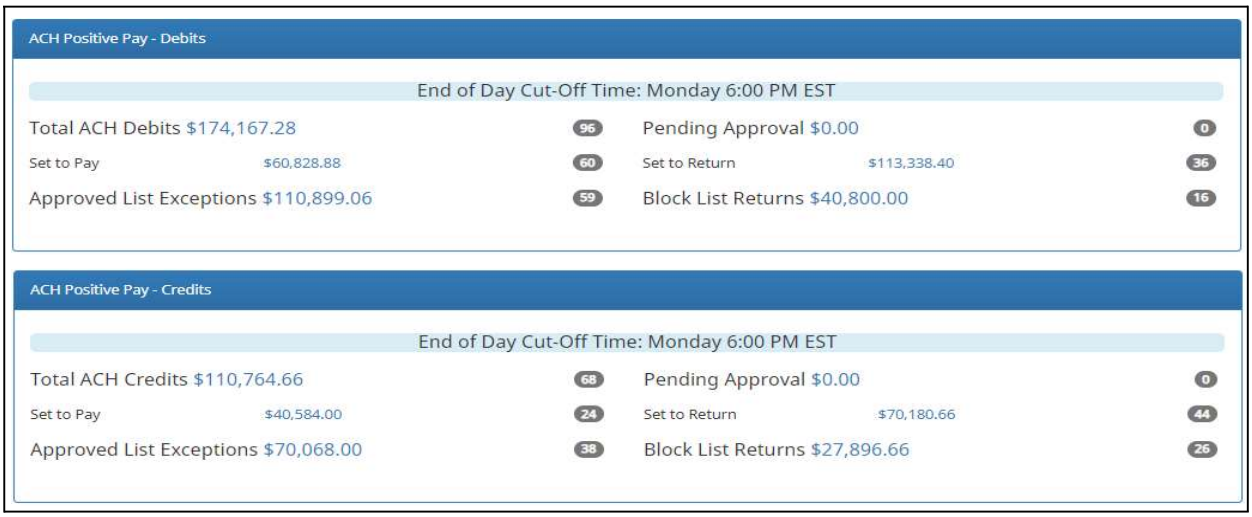


ACH Positive Pay

ACH Positive Pay Debits and ACH Positive Pay Credits are **two separate ACH positive pay services** designed to empower account holders to prevent financial loss due to unauthorized incoming ACH debit and credit transactions.

ACH Positive Pay Dashboard Summary

The Dashboard is the default landing page within the member portal. If ACH Positive Pay is enabled, summary box(es) will be displayed. Summary information on current incoming ACH transactions and status are displayed for accounts to which the user has been granted access.



- **End of Day Cut-Off Time:** Displayed in the second bar, the day and time transaction decisions are collected by the financial institution. Transactions will be ineligible for pay or return decisions after that time. If a pay or return decision has not been made, the System Pay or System Return default applies.
- **Total ACH Debits / Total ACH Credits:** This total represents the total dollar amount and number of incoming ACH debit transactions or ACH credit transactions received by the financial institution for the accounts the user has access to view.
- **Approved List Exceptions:** This represents the total dollar amount and number of incoming ACH credit or debit transactions received from companies that are not on the member's approved list or have violated an approved list parameter.
- **Pending Approval:** If Dual Decision Approval is enabled, the Pending Approval hyperlink appears in the Dashboard. Clicking on the dollar amount hyperlink on the Pending Approval line directs the user to the Debit or Credit Transaction Approval Screen, where the user can approve

or reject transactions pending approval by the user.

- **Block List Returns:** This represents the total dollar amount and number of incoming ACH credit or debit transactions received from companies on the member's blocked list and will be returned.
- **Set to Pay / Set to Return:** System Pay or Return indicate transactions that will pay or return if no action is taken due to the default status.

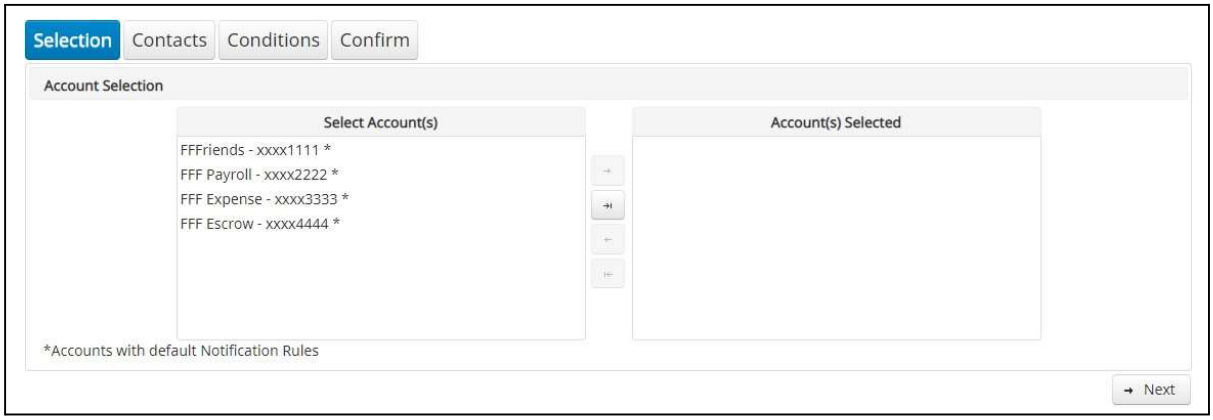
Notification Rules

Notification rules establish who should be alerted, how they should be alerted, and the conditions prompting an alert. Notification rules can be set on an account-by-account basis, or all accounts can be configured with the same notification rules. The two notification options are **email** and **SMS text.**

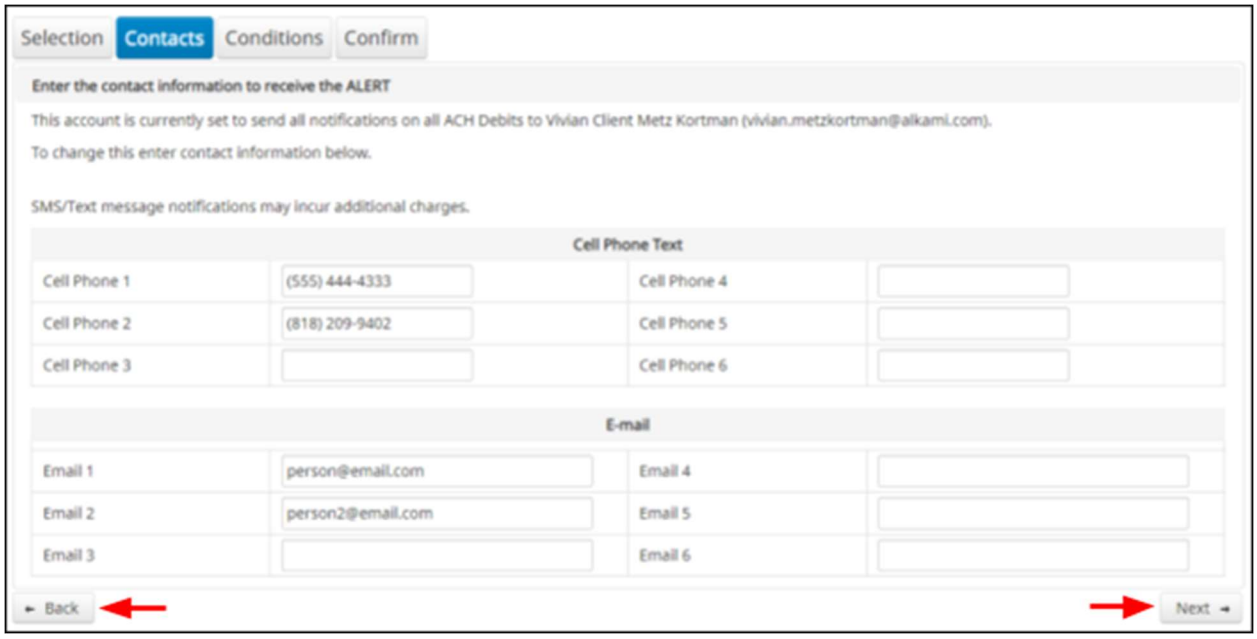
Setup Notification Rules

1. From the ACH Positive Pay Module, click **Manage** > **Notification Rules**

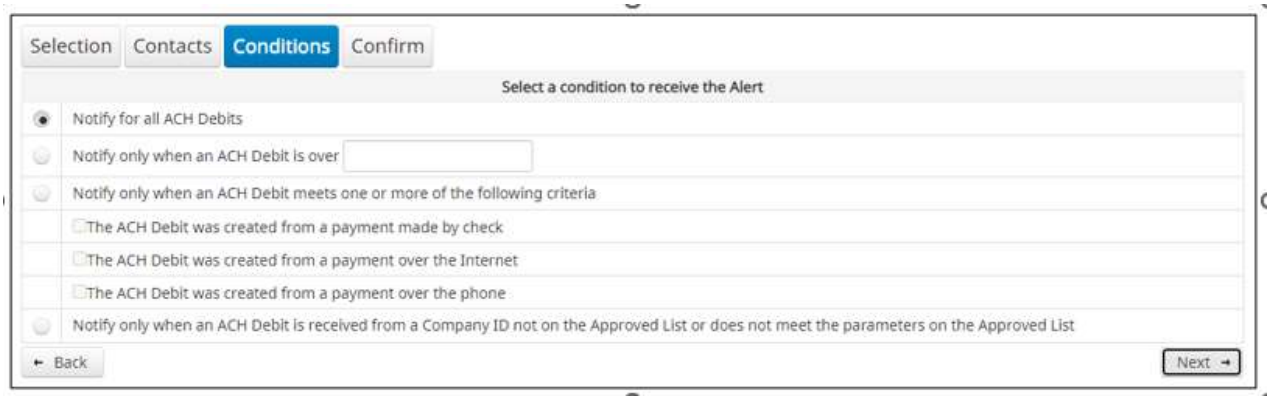
2. The **Manage Notification Rules** page appears. The Selection screen is the first screen of the Notification Rules page and displays a list of all accounts the user has access to.



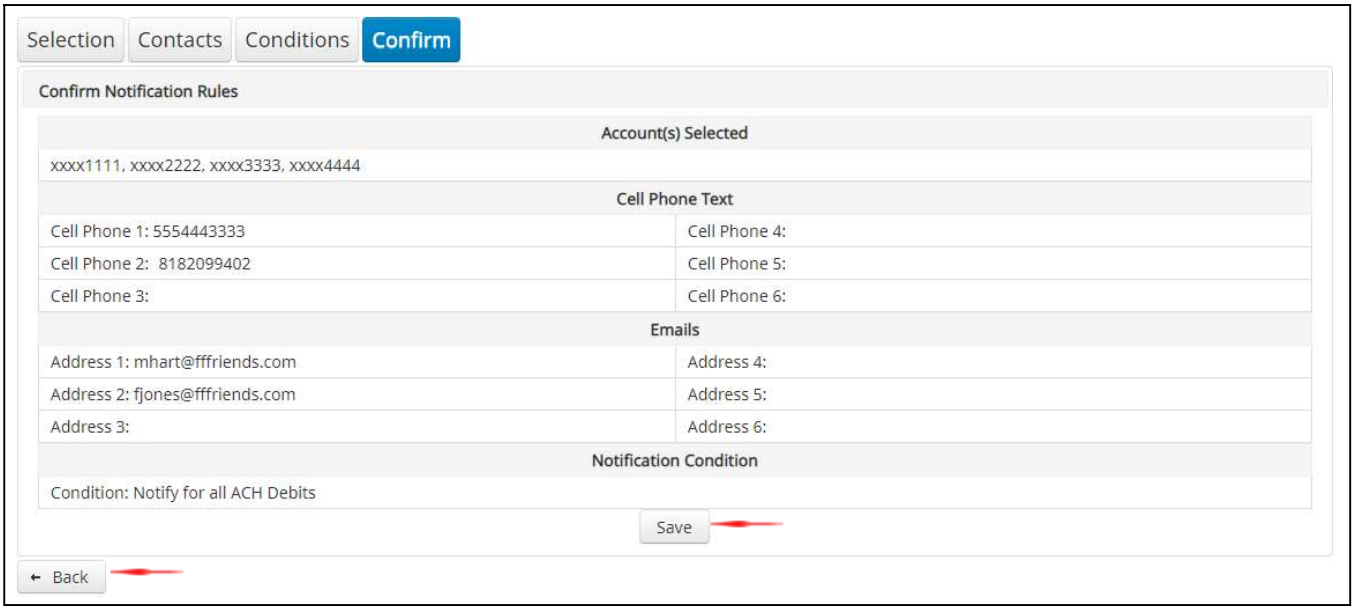
3. Select the accounts to be configured and move them to the Selected Accounts box.
    a. Note: Multiple accounts can be selected to make changes.
4. Click the **Next** button to proceed.
5. The **Contacts** screen appears. The Contact screen will allow entry of up to 6 email addresses and up to 6 cell phone numbers if SMS text has been enabled by the financial institution.
6. To add an email address, click the Emails box to expand the view.



7. The Conditions screen is the third screen of the Notification Rules page. On this page, the user can define the criteria for when alerts should be sent. The alert criteria controls the alerting process but does not control the transaction status designated at load time. The transaction status is controlled by the default setting, approved and block list settings.



8. Click Next to go to the **Confirm** page. Review all information entered, and if correct, click the **Save** button. If changes are needed, click the Back button to navigate back to the appropriate screen.

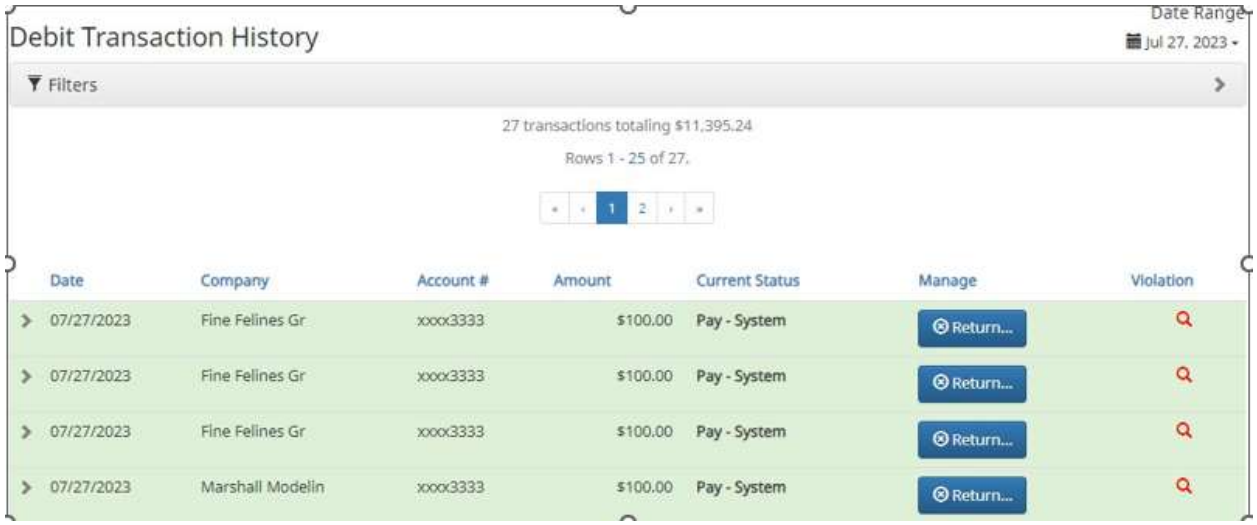


9. After **Save** is clicked, a success message appears.

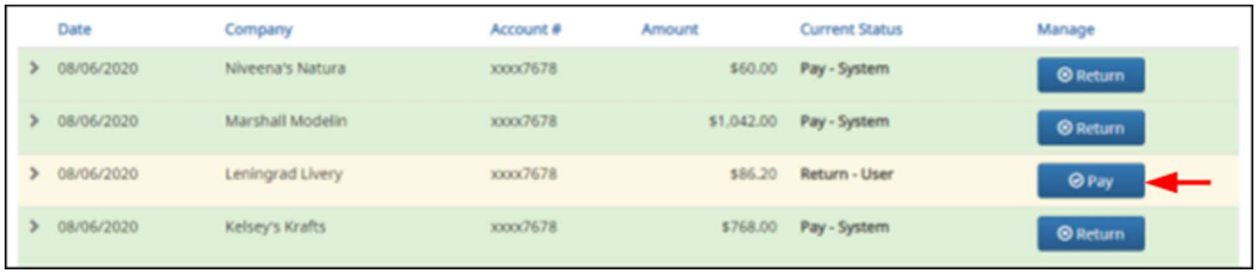
Exception Processing

There are two ways to navigate to the Transaction History page. One option is to navigate directly to ACH Positive Pay Transaction History from the Dashboard, by clicking any dollar amount displayed within the Dashboard. Another option is to navigate within the ACH Positive Pay module, to the View menu and click Transaction History

1. The Transaction History page displays all current-day transactions for all accounts to which the user has access.



2. If the user has been granted the Change Status user privilege and the transaction is eligible for a decision, a Pay or Return button appears for use. If the transaction is ineligible for a decision, the button will display as Ineligible.
3. To change status to Pay - click the **Pay** button under the Manage column.



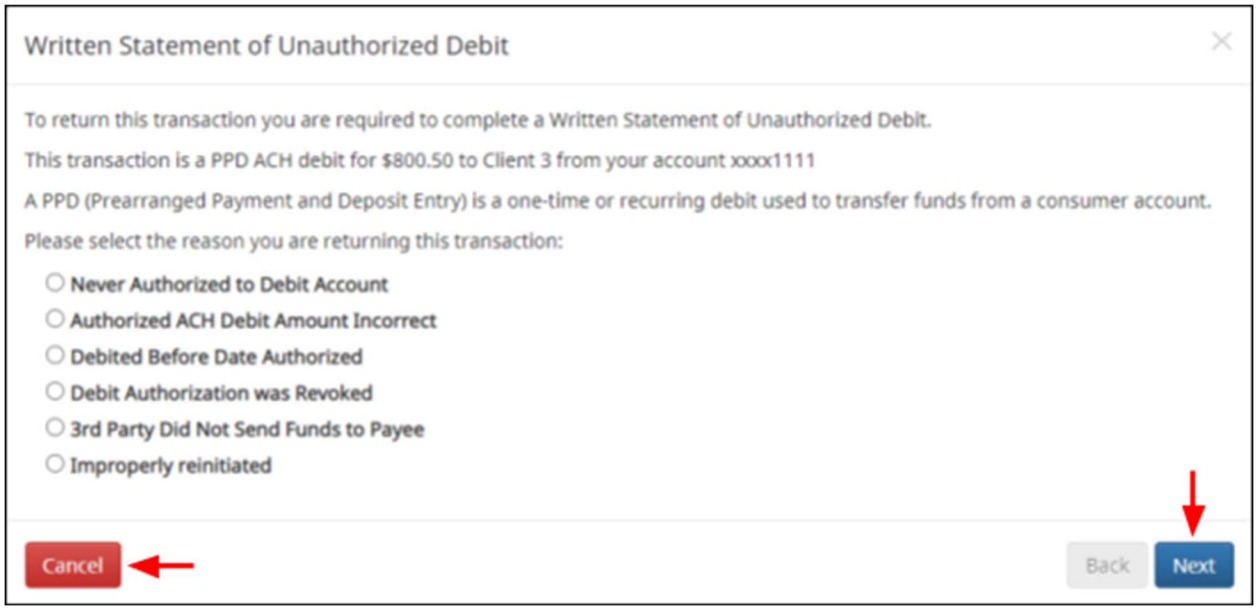
4. A success message will appear temporarily in the Manage column, with an option to **Add to Approved List**. If the user does not opt to Add to Approved list, the option is still available under the expanded view of this debit item. The Current Status column will update to "Pay-User."

Date	Company	Account #	Amount	Current Status	Manage
08/06/2020	Niveena's Natura	xxxx7678	$60.00	Pay - System	Return
08/06/2020	Marshall Modelin	xxxx7678	$1,042.00	Pay - System	Return
08/06/2020	Leningrad Livery	xxxx7678	$86.20	Pay - User	Return

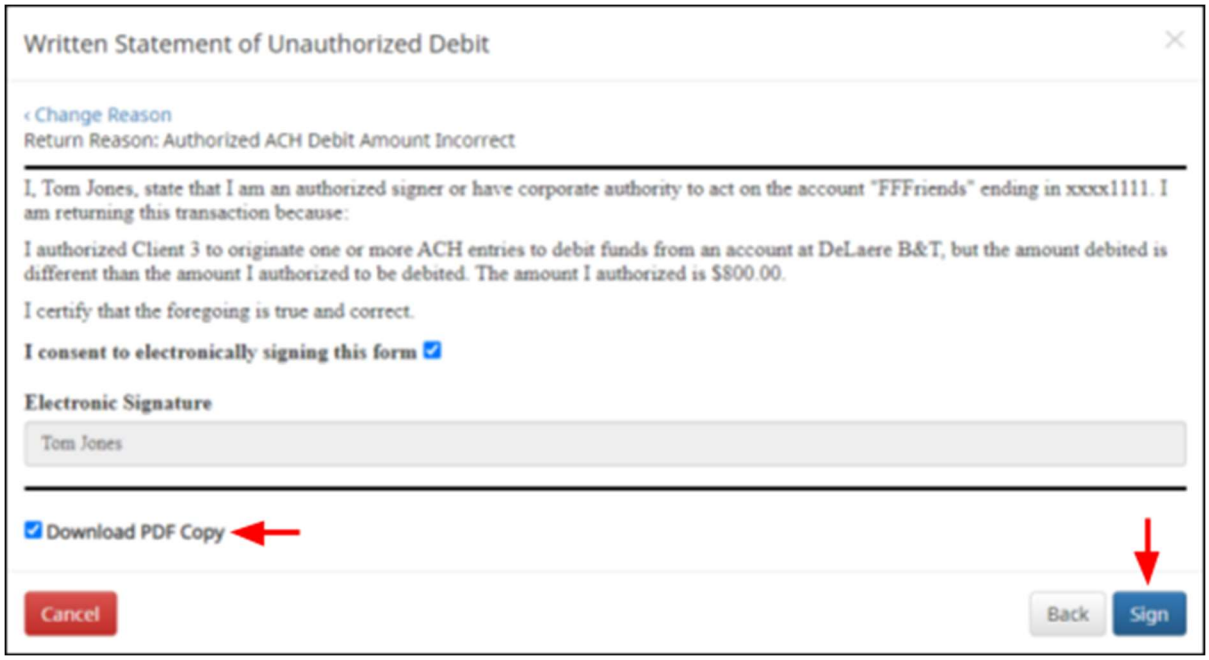
5. If the Current Status on an issued item is set to Pay, the member can change the status to Return by clicking **Return button** under the manage column.

Date	Company	Account #	Amount	Current Status	Manage
08/06/2020	Niveena's Natura	xxxx7678	$60.00	Return - User	Debit will be returned Add to Block List
08/06/2020	Marshall Modelin	xxxx7678	$1,042.00	Pay - System	Return

6. Once a user chooses to return a transaction, a **Written Statement of Unauthorized Debit** pop-up screen will appear depending on the SEC code of the transactions.
7. The user will be prompted to select a reason for the return of the transaction by clicking in one of the radio buttons by the appropriate return reason.
8. Once the reason has been selected, click **Next** to continue. Clicking **Cancel** will cancel the process and the user will be returned to the Transaction History screen.



9. Depending on the return reason selected, the user may have an additional screen to provide more information about the return reason, such as correcting the ACH Amount, or selecting the date the debit was authorized, etc. Once this screen has been completed, click **Next** to continue.
10. The final screen within the pop-up window is the **Written Statement**. The content of the Written Statement displays based on the valid return options for the disputed transaction. The Written Statement must be completed for the transaction to be returned. If the Written Statement is abandoned, the transaction status will remain unchanged.
11. The user must consent to the **Written Statement of Unauthorized Debit** by electronically signing the consent statement. Once the signature has been captured, the "e-signature needed" button will change to a Sign button. Note**- a PDF copy of the Written Statement will download by default.** Once the screen is correct, click Sign to proceed with the return process.



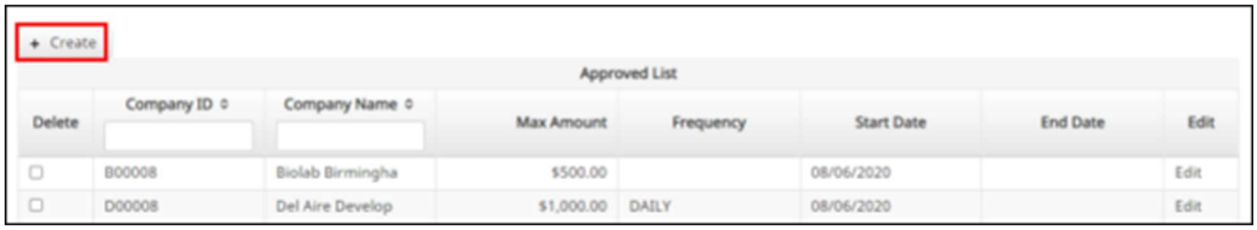
Proprietary and Confidential Information

Approved List

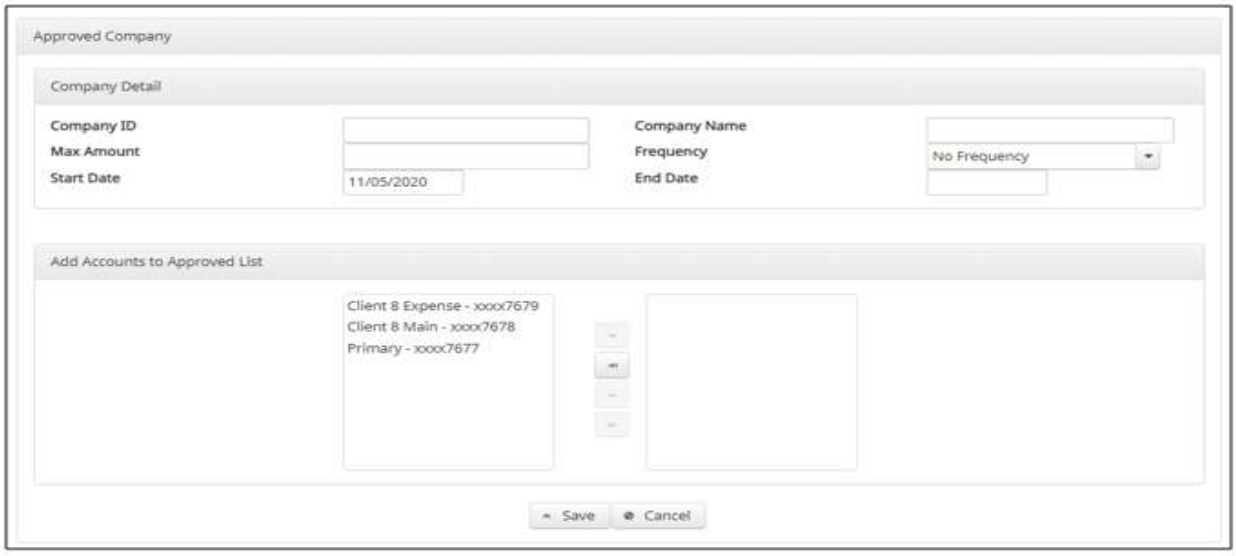
The Approved List allows clients to identify companies that are allowed to credit or debit an account and set parameters to control the credit activity.

1. Members can create an approved list to easily manage the daily ACH transactions. Within the ACH Positive Pay Module, click **Manage > Approved List.**

2. The Approved List page displays. To create an entry for the Approved List, click the **Create** button.



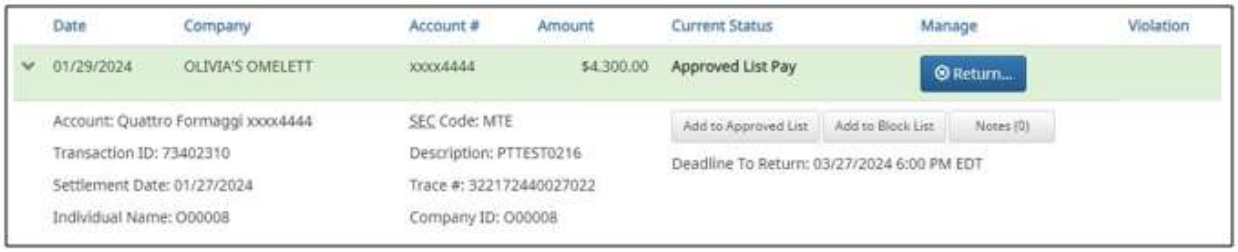
3. The Add Company page will display. Complete all applicable fields in the top section of the screen.



4. Choose from the list of available accounts to add to the Approved List. Once the entry is completed, click **Save** to save it to the Approved List. A success message will appear.
5. To edit any entity on the Approved List, click the **Edit** hyperlink at the end of the appropriate row to be taken to the Company's screen.
6. To delete any entity on the Approved list, click the checkbox next to the appropriate row, and click the **Delete** Selected button.

Add to Approved List from Transaction History

1. To add to the approved list from the Transaction History page, click the > arrow to expand the entry of the ACH debit transaction.



2. Click the **Add to Approved** List button to add a company. The Add Company pop-up window will appear.

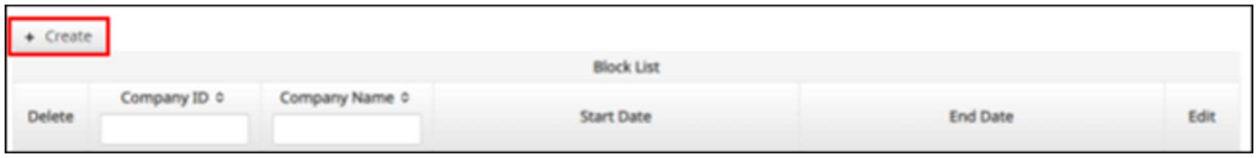
3. Click the **Save** button to add to Approved List. Click Cancel to return to the Transaction History without adding to the Approved List.

Blocked List

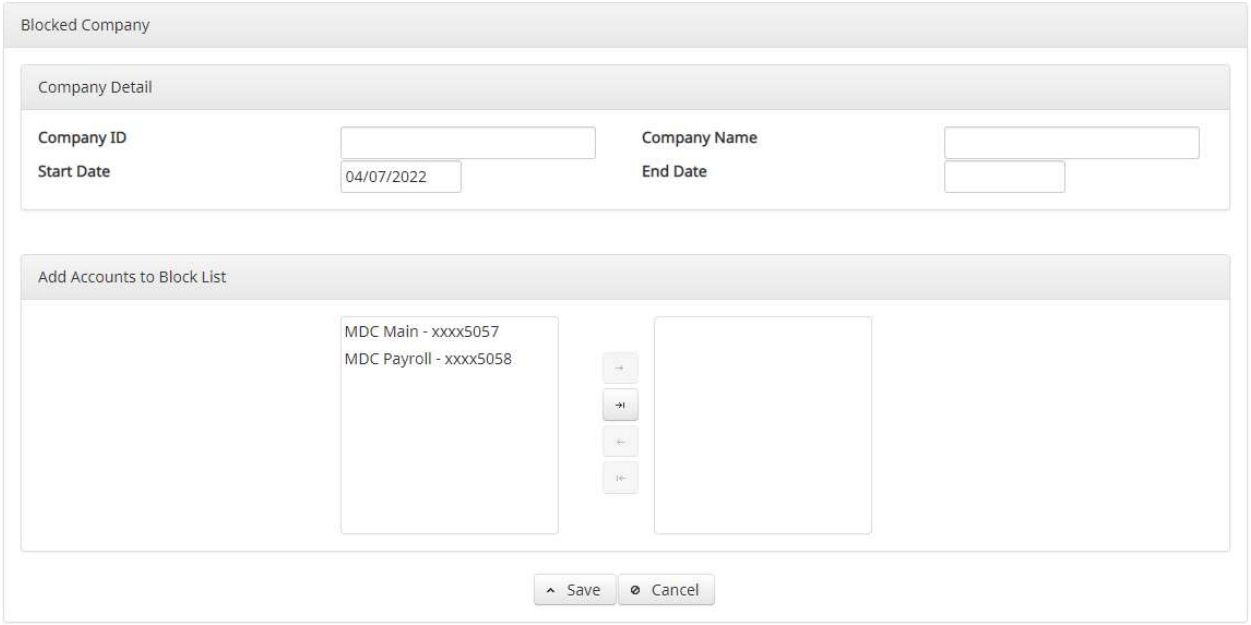
The Block List allows members to identify companies that are not allowed to credit/debit an account or accounts.

1. Member can create a Blocked List Within the ACH Positive Pay Module by clicking **Manage** > **Blocked** List

2. Once the block list page displays click on **Create** button.



3. The Blocked Company page will display. Complete all applicable fields in the top section of the screen.



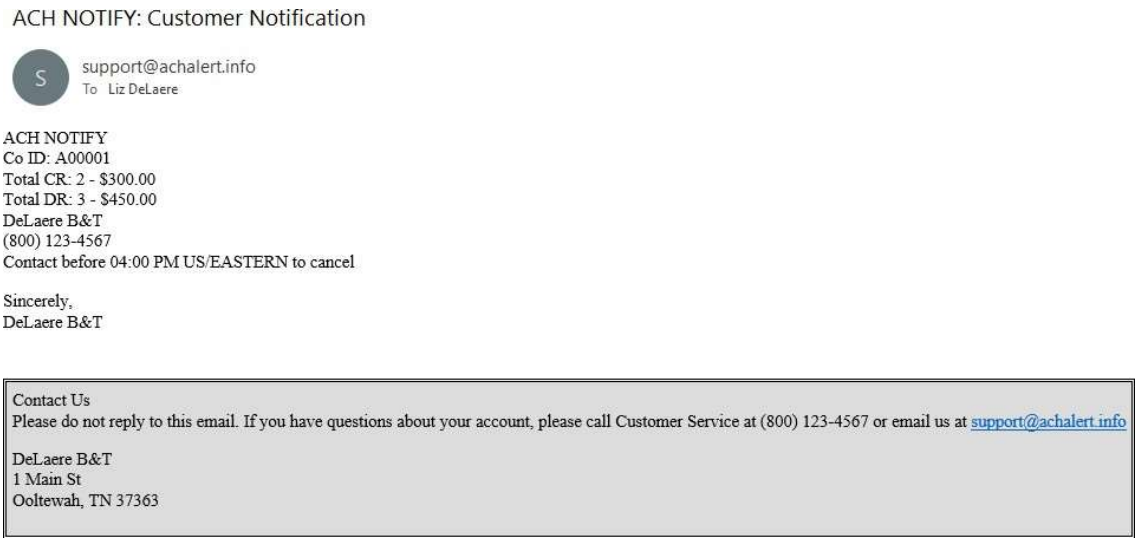
4. Choose from the list of available accounts to add to the Blocked List.

5. Once the entry is completed, click **Save** to save it to the Blocked List. The new entry appears on the Block List.
6. To edit any entity on the Block List, click the **Edit** hyperlink at the end of the appropriate row to be taken to the Company's screen.
7. To delete any entity on the Block list, click the checkbox next to the appropriate row, and click the **Delete** Selected button.

C.O.P.S

ACH Credit Origination Positive Pay Service (C.O.P.S.) is designed to provide members (e.g. ACH Originators) with protection against fraudulent ACH credit origination activities. By monitoring the destination of ACH credit transfers, ACH Credit Origination Protection (C.O.P.S.) can provide maximum security. Each outgoing ACH credit transaction is analyzed against an approved list of registered payment recipients. If all transactions match the approved list, the ACH file will process as usual. If a transaction does not match the approved list, an alert is sent to the Originator's user via an out-of-band method, such as an SMS text. Upon receipt of the alert, the user can access the system to view the suspect transactions, and if fraudulent, reject the batch to stop an account takeover attempt and prevent financial loss.

When an ACH Company ID is enrolled in C.O.P.S., the ACH Notify feature can be enabled.


ACH NOTIFY: Customer Notification

S support@achalert.info
To Liz DeLaere

ACH NOTIFY
Co ID: A00001
Total CR: 2 - $300.00
Total DR: 3 - $450.00
DeLaere B&T
(800) 123-4567
Contact before 04:00 PM US/EASTERN to cancel

Sincerely,
DeLaere B&T

Contact Us
Please do not reply to this email. If you have questions about your account, please call Customer Service at (800) 123-4567 or email us at support@achalert.info

DeLaere B&T
1 Main St
Ooltewah, TN 37363

C.O.P.S. Dashboard Summary

The Dashboard is the default landing page within the member portal. If ACH Credit Origination Protection (C.O.P.S.) is enabled, an ACH Credit Origination Protection (C.O.P.S.) summary box is displayed. The Dashboard provides a quick reference summary of the current day's file information.

Manage Batches

If origination batches have been loaded that have suspect recipients (e.g., account number/routing number combinations) in them, the batches require review and decisioning by the Originator.

Origination File

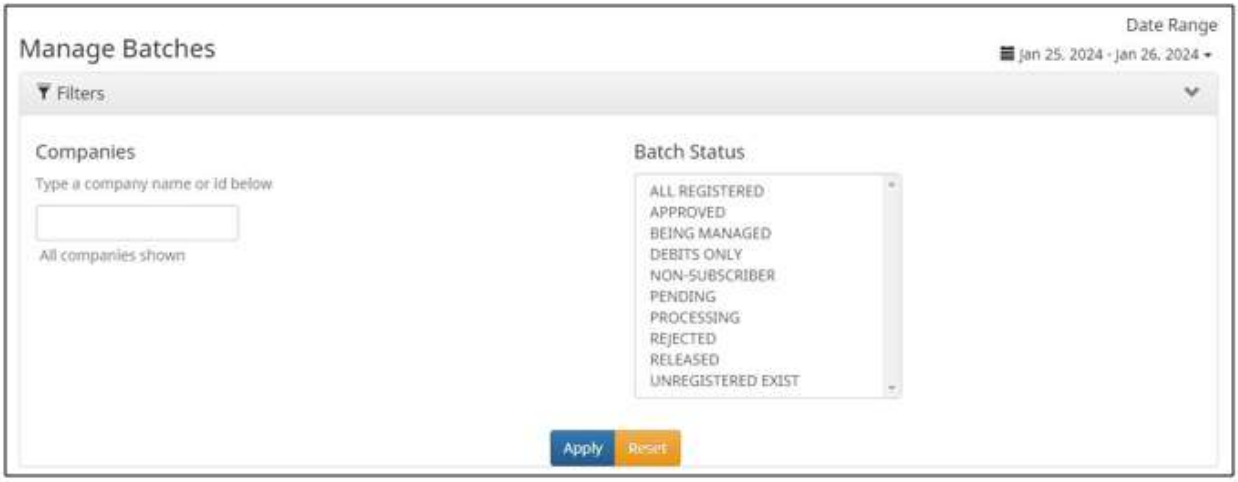
Upon an ACH Credit Origination Protection (C.O.P.S.) Pending ACH Batch alert being received by Member Contact(s):

1. Within the ACH Credit Origination Protection (C.O.P.S.) module, click **Manage** > **Batches**.

2. The Manage Batches page appears. Members can filter the date range of items shown.

- **Batch ID:** System assigned number.
- **Client:** Client registered in ACH Credit Origination Protection (C.O.P.S.)
- **Co. Name:** Originator Company Name from the batch header record of the ACH Issuance file.
- **# Exceptions:** Total number of exception transactions in the batch.
- **$ Exceptions:** Total dollar amount of exception transactions in the batch.
- **# Credits:** Total number of credit transactions in the batch.
- **$ Credits:** Total dollar number of credit transactions in the batch.
- **Current Status:** See below for a list of statuses and the corresponding meaning.
- **Manage:**
  1. **Details**: Actions can be taken on this batch.
  2. **Ineligible**: No actions can be performed on this batch.

3. To narrow the search results, click Filters a window containing additional search criteria will appear.



4. Click **"Apply"** to narrow your search results. Use the navigation buttons at the top of the search results to review all results.

Batch Status

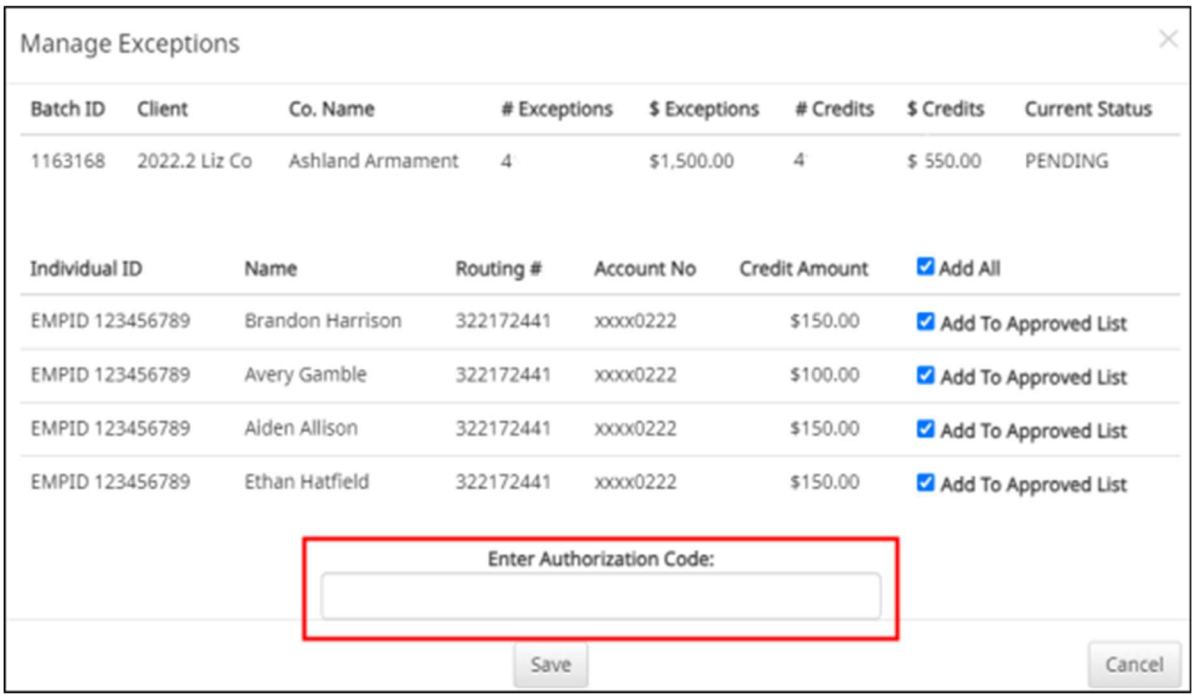
See the example of what each batch status means.

BEING MANAGED	Once a user has clicked "Manage." This prevents another user from managing the batch. To allow other users to manage the batch, the user that clicked Manage needs to click Cancel on the ACH Origination – Pending Manage Batches page.
APPROVED	A user has clicked "Approve Batch" and exception items have been registered as either One Time or To List.
REJECTED	A user has clicked "Reject Batch" and none of the exception items have been registered.
RELEASED	The batch has been released to an outbound file.
DEBITS ONLY	The batch has only debit transactions and no credit transactions.
PROCESSING	The file is in the process of being loaded.
PENDING	The batch has exception items to be approved or rejected
ALL REGISTERED	The file loaded with all recipients registered
NON-SUBSCRIBE R	The Company ID is not registered.
UNREGISTERED EXIST	The batch has some transactions to unregistered recipients.

Approve Batch

1. From within the Manage Batches page, click on the **Details** button.
    a. **Note**: When the user clicks on the **Details** button to view a batch, the Batch Status will change from PENDING to BEING MANAGED. This prevents another User from managing the batch at the same time. To allow other users to manage the batch, the user that clicked Details to Manage needs to click Cancel to return to the Manage Batches window.

2. The Manage Exceptions window will display.
3. To add transaction details to the Approved List:
    a. Select the Add All checkbox to add all transactions to the Approved List.
    b. Select the Add to Approved List next to each transaction to add individual transactions to the Approved List.



4. Once any transactions are selected to add to the Approved List, click the Approve button. The user will be prompted to enter the Authorization Code.

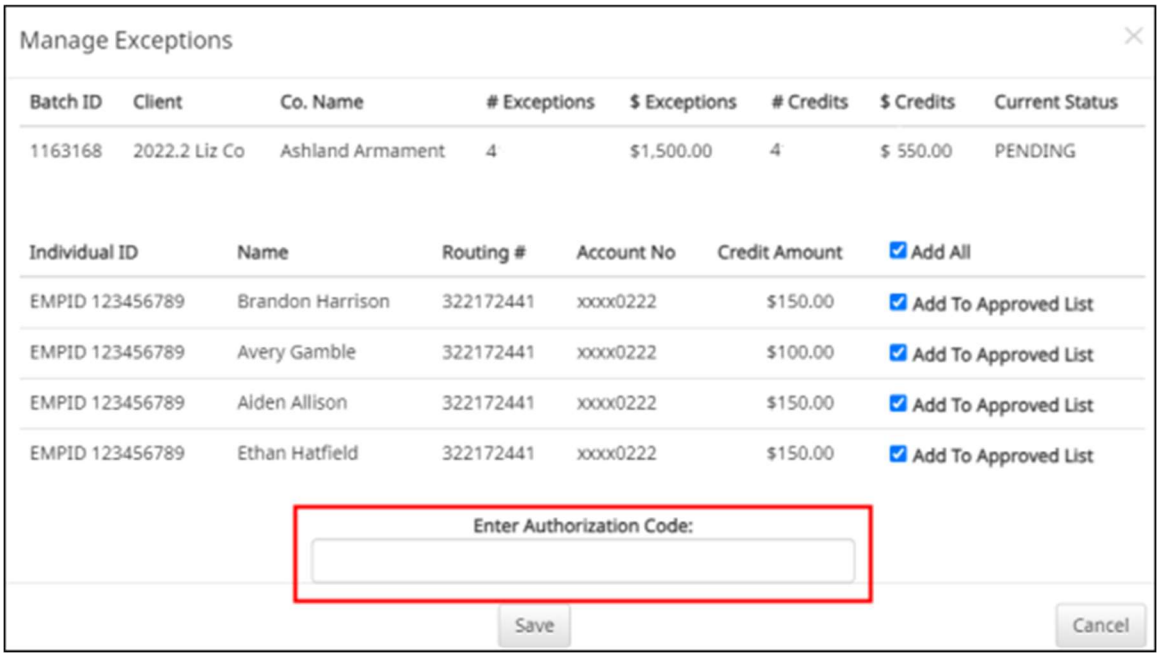
5. Click **Save**.
    a. **Note**: Success Message will display.

Reject Batch

1. From within the Manage Batches page, click on the Details button.
    a. **Note**: When the user clicks on the Details button to view a batch, the Batch Status will change from PENDING to BEING MANAGED. This prevents another FI User or Client User from managing the batch at the same time. To allow other users to manage the batch, the user that clicked Details to Manage needs to click Cancel to return to the Manage Batches window.

2. The Manage Exceptions window will display.

3. Click the Reject button. The user will be prompted to enter the Authorization Code.



6. Click **Save**.
    a. **Note**: Success Message will display.

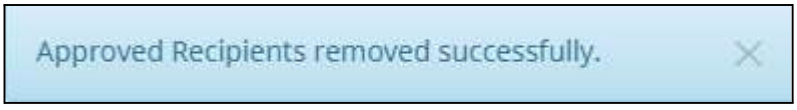
REMOVE FROM APPROVED LIST

To remove recipients (e.g. payees or Receivers) from the Approved List:

1. Within the ACH Credit Origination Protection (C.O.P.S.) module, click **Manage** > **Approved** List.

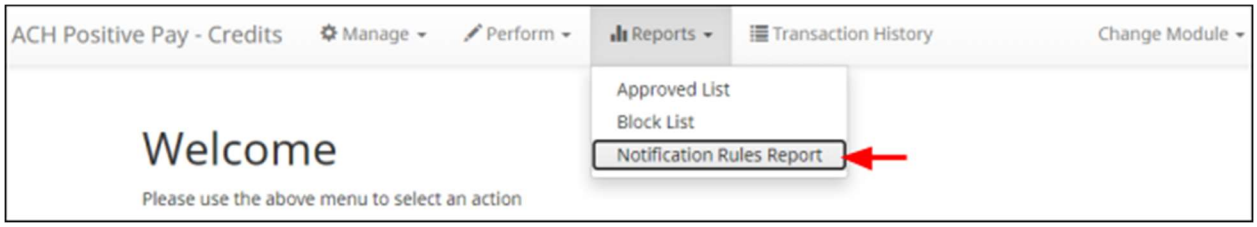
2. The Approved List page appears.

3. All Approved Recipients will appear by default. The Approved List can be filtered by selecting a specific Company, Individual Identifier or Individual Name from the drop-down menus provided.
4. Select the checkbox(es) to the left of the Individual ID for each Approved Recipient to be removed,
5. Click **Delete**.
    a. **Note**: Success message will display.



Appendix A: Reports

Members can generate and view a variety of reports from the Dashboard, Check Positive Pay, and ACH Positive Pay modules that will help to track activity. To view reports, choose the appropriate module and select the **Report** menu option. Once a specific type of report is selected, the appropriate filters can be applied prior to searching.



List of Reports by Module

Dashboard Reports:

- **Audit Report:** The audit report tracks information regarding users who accessed the service.
- **Notification Delivery Report:** This report provides information related to the deliveries status of the alerts generated by the service modules used.

Check Positive Pay Reports:

- **Issue Item:** Issue Item report allows members to locate checks based on the status; member can individually locate check with Outstanding, Paid, Returned, Stops or Void checks from this report.

ACH Positive Pay Reports:

- **Approved List:** The Approved List report makes it easy for users to identify the companies set up on the approved list for a specific account.
- **Block List:** The Block List report makes it easy for users to identify all the companies set up on the block list for a specific account.
- **Notification Rules Report:** The Notification Rules report allows authorized Member users to view the notification conditions set for each account enrolled in the service.

Appendix B: Exception Codes

Exceptions occur when a check or ACH doesn't match with the approved items or issued items. Members can review the exception items and make decisions on whether to pay or return an item before the daily cutoff time. Below is an example of exception item codes and the corresponding meaning.

ICON	EXCEPTION CODE	EXCEPTION REASON
	Issuance Not Found	Check presented where no issue item is found to match against.
	Issuance Already Used	Check presented with a serial number previously presented.
	Issuance Voided	Check presented with a serial number of an issue item marked with a void status
	Issuance Stopped	Check presented with a serial number of an issue item marked with a stop status.
	Issuance Amount Mismatch	Check presented where the amount of the check presented differs from the issue amount.
	Amount Over Limit	Transaction amount is over the limit
	Early Presentment	Check presented with a date before the issuance date on the issued item
	Issuance Stale Dated	Check presented with a date exceeding the specified number of stale days for the account.
	Issuance Payee Mismatch	Check presented where payee name differs from issue payee name
	Exception Reason Missing	This exception reason is only used if the reason that is coming into Check Positive Pay has not been received yet

Appendix C: End of Day Cutoff Schedule

Pay/Return Decision Deadline: You must complete all Pay/Return Decisions through the online banking portal by the following times:

Check Positive Pay	11:30 AM *(Eastern Standard Time)* on the same business day that you received the exception details.
ACH Positive Pay	2:30 PM *(Eastern Standard Time)* on the same business day that you received the exception details.
Credit Origination Protection.	***Positive Pay*** – 4:00 PM *(Eastern Standard Time)* on the same business day that you received the exception details.

Note: Any check or ACH items that you have not made a Pay/Return Decision on by the specified cutoff will follow Default Decision established. We shall not be required to verify check or ACH items on the exception details against previously cleared or posted items.