Eastern Bank

Eastern Bank
TreasuryConnect

ACH Positive Pay Manual

This user manual provides instructions for setting up Alerts and managing services for ACH Positive Pay. Those services are:

- **Setup Alerts**
- **Manage Exceptions**
- **Exceptions Status**
- **Manage Payment Rules**

October 2015

Eastern Bank

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I. ACH Positive Pay Overview

ACH Positive Pay allows users to view ACH exceptions and make decisions to pay or return them.

ACH transactions are compared against conditions, called payment rules, that determine whether they are debited from your accounts or blocked. If a transaction matches the condition criteria, it processes normally and is sent to post. Blocked transactions are displayed on the *Manage Exceptions* page where you can make decisions to pay or return them.

Users can also create new payment rules based on exceptions they have decided to pay, which prevents future exceptions from being generated for the originating companies.

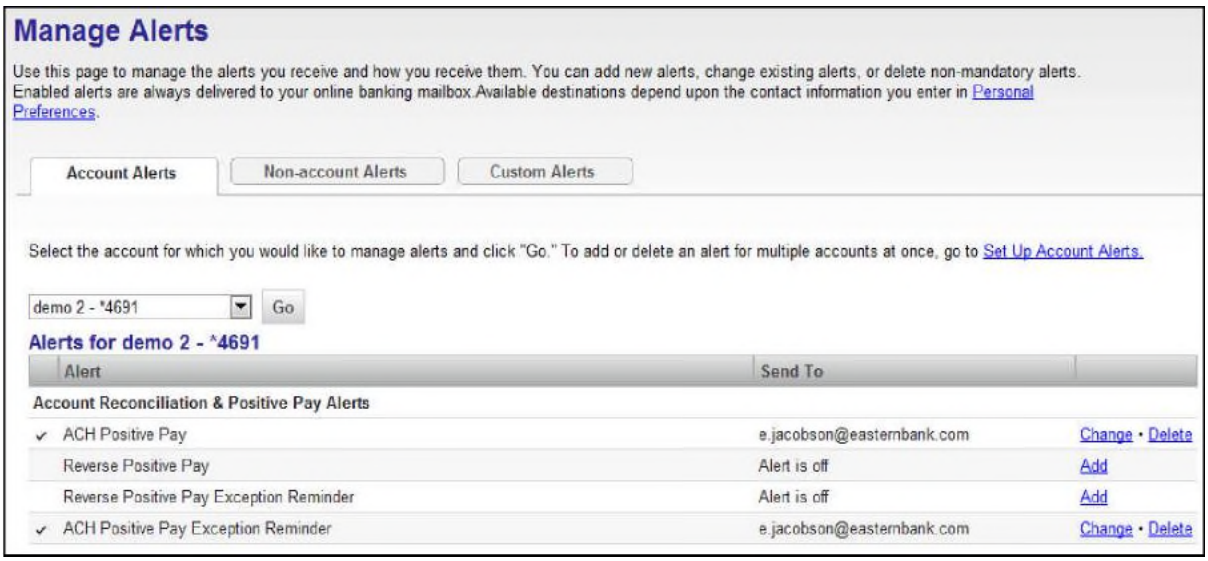
A. ACH Positive Pay Alerts

Use Manage Alerts to manage your account and non-account alert subscriptions.

Alerts are always sent to your online banking mailbox located on the Welcome page within Positive Pay. Alerts can also be delivered to your e-mail address; you must set up this delivery option on the *Personal Preferences* page.

To access the *Manage Alerts* page:

Click **Administration > Manage alerts.**
The *Manage Alerts* page is displayed. The *Manage Alerts* page always opens to the **Account Alerts** tab



The **Account Alerts** tab shows the alert subscriptions available to you based on your entitled services and accounts. **We recommend that you enable the ACH Positive Pay and the ACH Positive Pay Exception Reminder alert.**

There are 2 types of Alerts you can setup for ACH Positive Pay. We strongly suggest that you activate both. The address on the alert is: businessservicesteam@easternbank.com.

- **ACH Positive Pay** – This alert will be sent by 8:00AM ET the alert will inform you of any items that have been detected and blocked.

- **ACH Positive Pay Exception Reminder** – This alert will remind you at 2:00 ET if there are items that have not been decisioned. The deadline for decisioning is 3:00 ET.

Note: The default for items that have not been decisioned by 3:00 ET is Return.

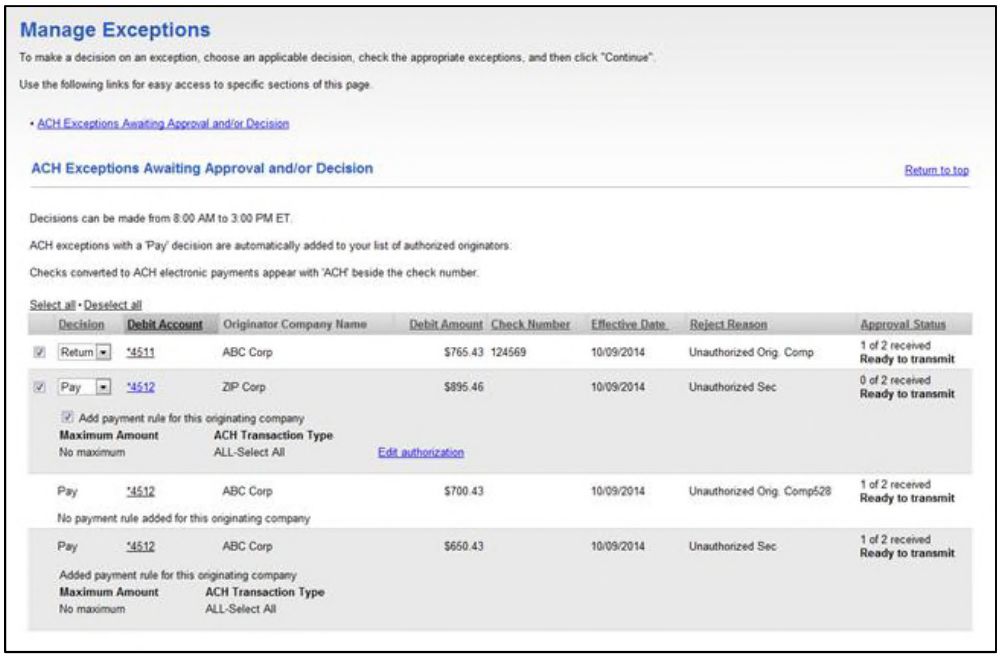
B. Managing Exceptions

The *Manage Exceptions* page displays rejected ACH transactions (exceptions).
A transaction can be rejected for one of three reasons:

1. Unauthorized originating company
2. Unauthorized SEC (standard entry class) code
3. Unauthorized dollar amount

Note: Users can only view exceptions for each account they are entitled to.

To access the *Manage Exceptions* page:
Click **Account Services > ACH Positive Pay > Manage Exceptions**.



Manage Exceptions Field Descriptions

Field	Description
Decision	Pay or Return.
Debit Account	The number of the account that will be debited.
Originator Company Name	The name of the originating company.
Debit Amount	The amount of the debit transactions.
Effective Date	The date the payment is effective.
Reject Reason	The reason why the payment was rejected.
Approval Status	The number of approvals received out of the total approvals required.
Maximum Amount	The maximum allowed for future ACH debit transactions for the company.
ACH Transaction Type	The ACH entry classes allowed for future ACH debit transactions for the company.

1. Making a Decision

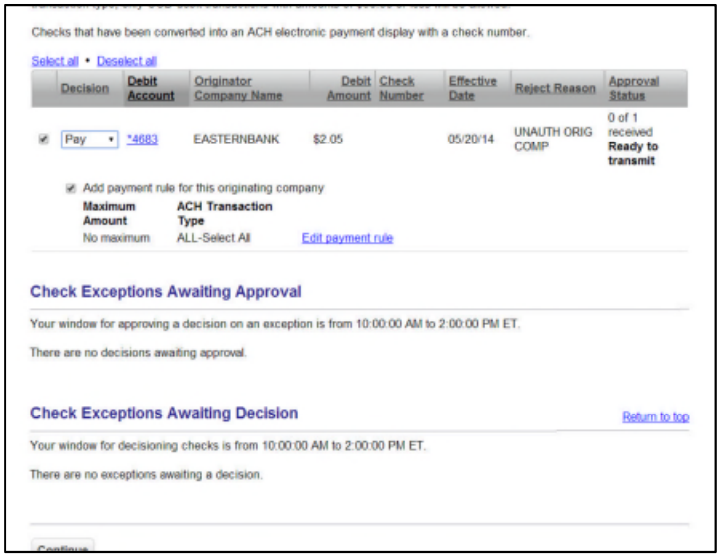
Decisions can be made on ACH exceptions during the ACH exception decision window which is from 8:00 a.m. to 3:00 p.m. Eastern Time. If a decision is not made on an exception during the decision window, then the default decision of Return will be applied.

To make a decision, do the following:

1. Click the check box associated with the exception.
2. Click the **Decision** dropdown arrow and select **Pay** or **Return**.

If a **Pay** decision is applied, a payment rule is automatically added to your list of originator company payment rules.

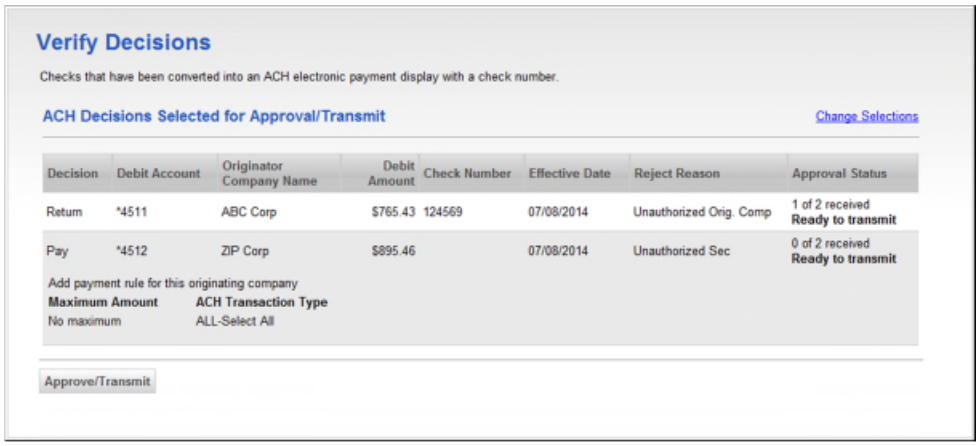
Note: If you **do not** want to add the company, de-select the **Add payment rule for this originating company** check box.



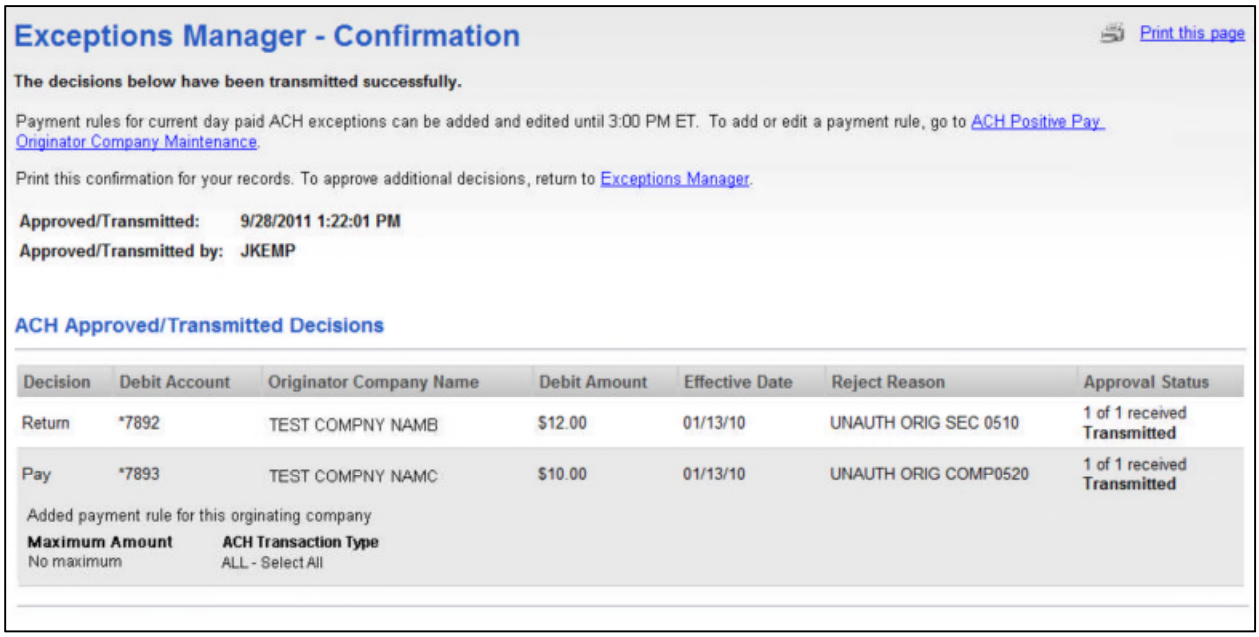
If multiple payment rules are set up for an originating company, the most restrictive maximum amount and ACH transaction type settings will be applied to future ACH debit transactions. For example, if a payment rule is set up for Company A with a maximum amount of $50.00 for all transaction types and another rule is set up with a maximum amount of $100.00 for the CCD transaction type, only CCD debit transactions with amounts of $50.00 or less will be allowed.

Optional: For Pay decisions, modify the Maximum Amount and/or the ACH Transaction Type by clicking the Edit payment rule link. If you do not add an amount all transactions will be allowed for this company.

3. Click Continue.



4. Review and verify the exceptions. To change your selections, click the **Change Selections** link.
5. Click **Approve/Transmit**.



Exceptions Manager - Confirmation

Print this page

The decisions below have been transmitted successfully.

Payment rules for current day paid ACH exceptions can be added and edited until 3:00 PM ET. To add or edit a payment rule, go to ACH Positive Pay Originator Company Maintenance.

Print this confirmation for your records. To approve additional decisions, return to Exceptions Manager.

Approved/Transmitted: 9/28/2011 1:22:01 PM
Approved/Transmitted by: JKEMP

ACH Approved/Transmitted Decisions

Decision	Debit Account	Originator Company Name	Debit Amount	Effective Date	Reject Reason	Approval Status
Return	*7892	TEST COMPNY NAMB	$12.00	01/13/10	UNAUTH ORIG SEC 0510	1 of 1 received **Transmitted**
Pay	*7893	TEST COMPNY NAMC	$10.00	01/13/10	UNAUTH ORIG COMP0520	1 of 1 received **Transmitted**

Added payment rule for this orginating company

Maximum Amount No maximum
ACH Transaction Type ALL - Select All

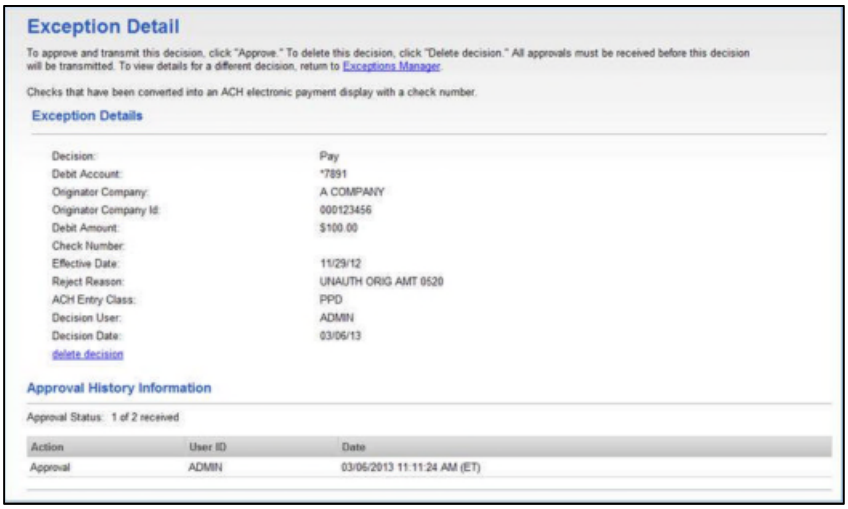
2. Deleting a Decision

Exception decisions that have not received **all approvals** can be deleted during the ACH decision window that is from 8:00 a.m. to 3:00 p.m. Eastern Time.

Exception decisions that have received all approvals cannot be deleted/changed.

To delete a decision:

1. On the *Manage Exceptions* page, click the appropriate link in the **Debit Account** column.



Exception Detail

To approve and transmit this decision, click "Approve." To delete this decision, click "Delete decision." All approvals must be received before this decision will be transmitted. To view details for a different decision, return to Exceptions Manager.

Checks that have been converted into an ACH electronic payment display with a check number.

Exception Details

Decision:	Pay
Debit Account:	*7891
Originator Company:	A COMPANY
Originator Company Id:	000123456
Debit Amount:	$100.00
Check Number:	
Effective Date:	11/29/12
Reject Reason:	UNAUTH ORIG AMT 0520
ACH Entry Class:	PPD
Decision User:	ADMIN
Decision Date:	03/06/13

delete decision

Approval History Information

Approval Status: 1 of 2 received

Action	User ID	Date
Approval	ADMIN	03/06/2013 11:11:24 AM (ET)

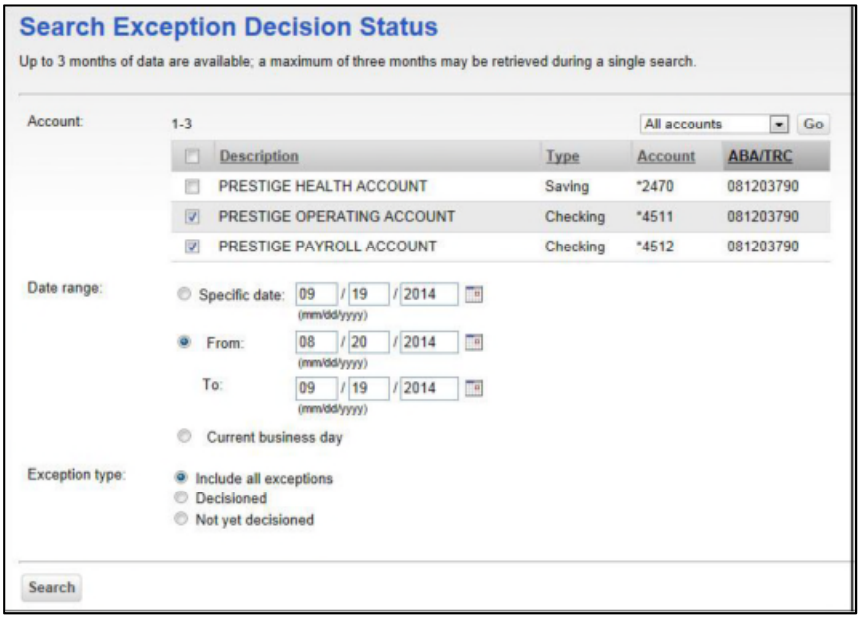
2. Click the **Delete decision** link.
3. The *Delete Exception Decision - Verification* page is displayed. Review the exception as needed.
4. Click **Delete**. The decision is deleted and the *Manage Exceptions* page is redisplayed.

C. Exceptions Status

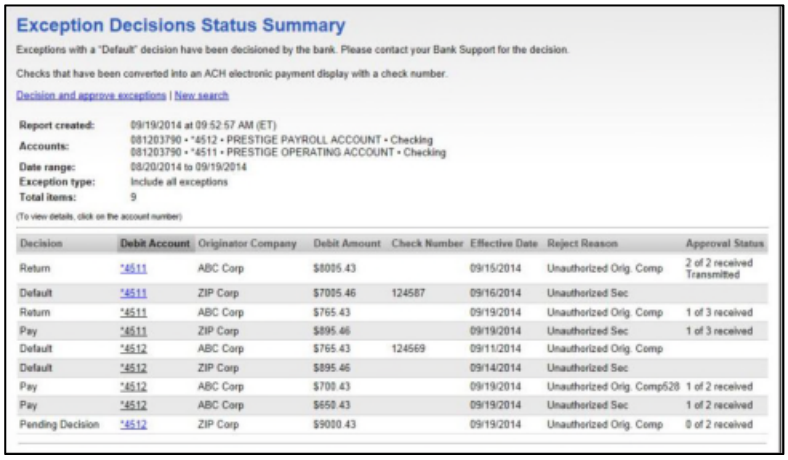
The Search Exception Decision Status page allows a company user to search for exceptions for all or specific accounts for a date or date range.

To search for the status of a decision:

1. Click **Account Services > ACH Positive Pay > Exceptions status**.



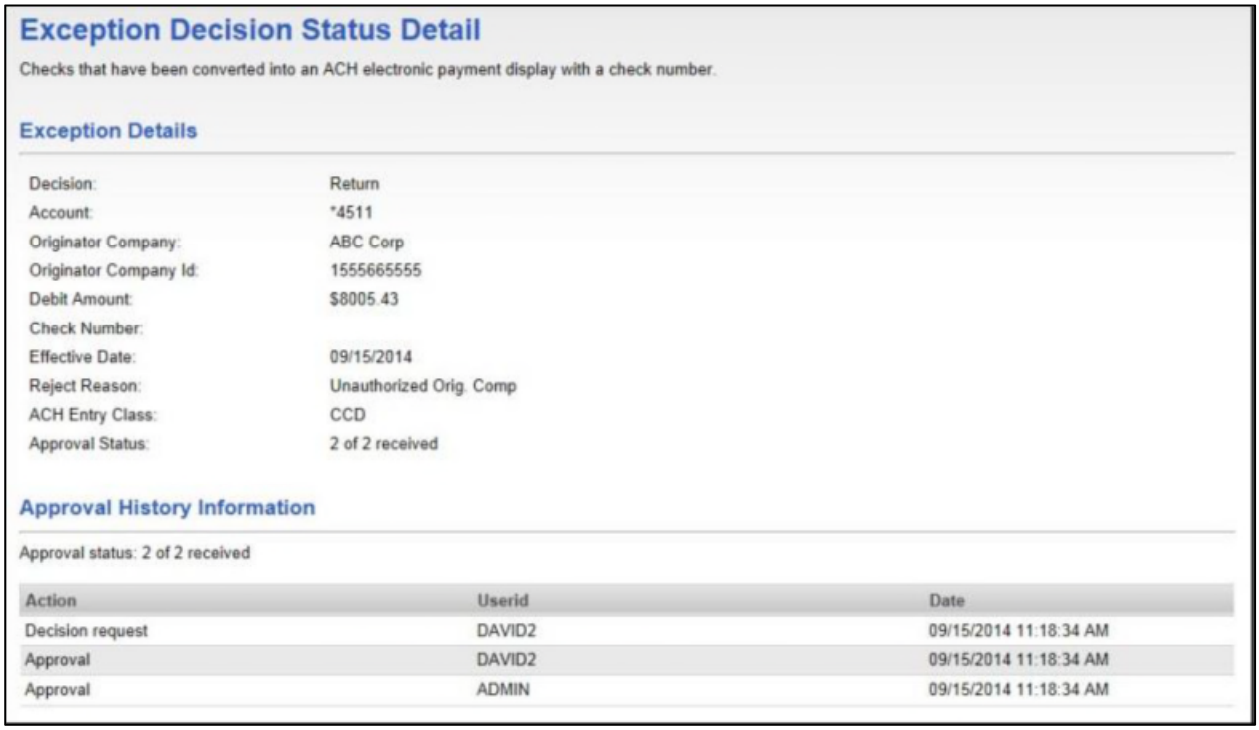
2. Click the check box next to accounts that will be searched.
3. Enter a specific date, or choose a range of dates to search. A maximum of three months can be retrieved during a single search.
4. Select an exception type.
5. Click **Search**. The Exceptions Decisions Status Summary page displays the results of the selected criteria.



Exceptions appear with one of the following decisions:

Decision	Description
Pay	A Pay decision made on the exception. All approvals are required before the decision is applied to the exception.
Return	A Return decision made on the exception. All approvals are required before the decision is applied to the exception.
Pending Decision	The decision window is still open and a decision has not been made.
Default	The financial organization-defined default decision was applied because a decision was not made on the exception or the decision was not fully approved during the decision window.

Exception details and approval information can be viewed by clicking on the **Debit Account** link.



Exception Decision Status Detail

Checks that have been converted into an ACH electronic payment display with a check number.

Exception Details

Decision:	Return
Account:	*4511
Originator Company:	ABC Corp
Originator Company Id:	1555665555
Debit Amount:	$8005.43
Check Number:	
Effective Date:	09/15/2014
Reject Reason:	Unauthorized Orig. Comp
ACH Entry Class:	CCD
Approval Status:	2 of 2 received

Approval History Information

Approval status: 2 of 2 received

Action	Userid	Date
Decision request	DAVID2	09/15/2014 11:18:34 AM
Approval	DAVID2	09/15/2014 11:18:34 AM
Approval	ADMIN	09/15/2014 11:18:34 AM

D. Manage Payment Rules

The *Manage Payment Rules* page is used to add, edit, and delete payment rules at any time. Submitting maintenance forms to Eastern Bank to add, edit or delete payment rules is no longer required.

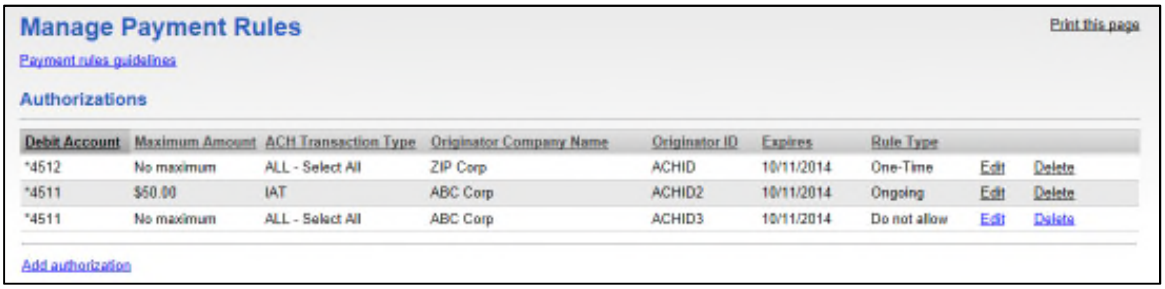
A payment rule prevents future exceptions from being generated for an originating company. Payment rules can be added, edited, and deleted at any time, even when there is not an exception to decision. Originating companies that have ACH exceptions with a Pay decision are added to your list of originator company payment rules automatically. By default, the payment rule is set up with No maximum for the Maximum Amount and ALL - Select All for the ACH Transaction Type (ACH entry class).

If multiple payment rules are set up for an originating company, the most restrictive maximum amount and ACH transaction type settings will be applied to future ACH debit transactions. For example, if a payment rule is set up for Company A with a maximum amount of $50.00 for all transaction types and another rule is set up with a maximum amount of $100.00 for the CCD transaction type, only CCD debit transactions with amounts of $50.00 or less will be allowed.

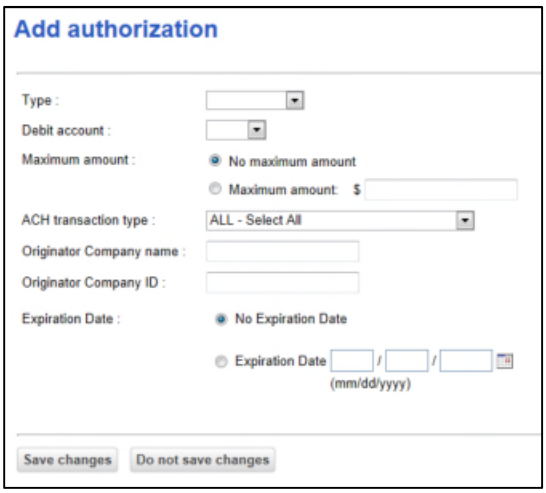
1. Adding Payment Rules

To add a new payment rule, do the following:

1. Click **Account Services > ACH Positive Pay > Manage payment rules**.



2. Click **Add Authorization**.



3. Select the type of rule from the drop down menu. The options are as follows:

Payment Rule Type	Description
One-time	A debit filter that is only applied once to a specified criteria. After the conditions of the filter have been met, the filter is removed and replaced by a block.
Ongoing	A debit filter for specified criteria that is effective until the expiration date.
Do not allow	A debit block that blocks all transactions for a specified criteria.

4. Select the debit account and enter the maximum amount, if applicable.
5. Select the ACH transaction type from the drop down menu. The options are as follows:

Type	Description	Type	Description
ALL	Select All	POS	Point-of-sale
ADV	Automated Accounting Advice	PPD	Prearranged payment and Deposit
ARC	Accounts Receivable	RCK	Re-presented Check
BOC	Back office Conversion	SHR	Shared network Transaction
CCD	Corporate Credit or Debit	TEL	Telephone-Initiated
CTX	Corporate Trade Exchange	TRC	Truncated Entry
IAT	International ACH Transaction	TRX	Truncated Entries Exchange
MTE	Machine Transfer Entry	WEB	Internet-initiated
POP	Point-of purchase	XCK	Destroyed Check

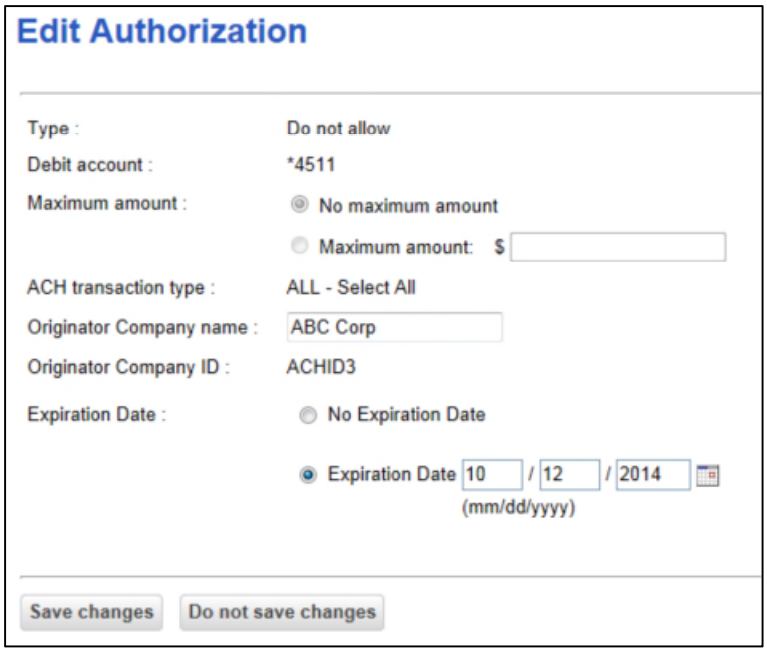
6. Enter the originator company name, originator company ID, and the expiration date.
7. Click **Save Changes**.

2. Editing a Payment Rule

The company user can edit the maximum amount, originator company name, and expiration date of payment rules within the system. If any of the other payment rule values need modification, the existing payment rule must be deleted and a new rule added instead.

To edit a payment rule:

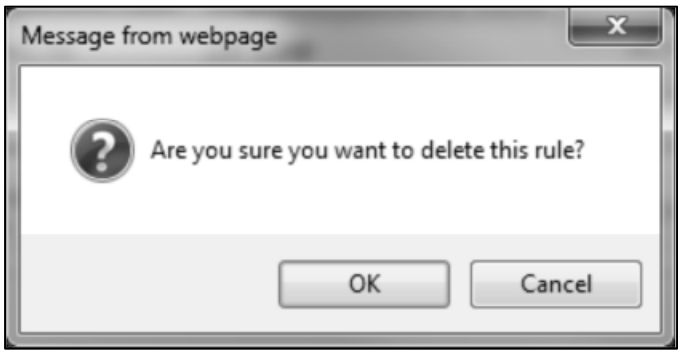
1. On the *Manage Payment Rules* screen, click the **Edit** link associated with the payment rule being edited.



2. Change the payment settings based on the required update.
3. Click **Save Changes**.

3. Deleting a Payment Rule

To delete a payment rule:

1. On the *Manage Payment Rules* screen, click the **Delete** link associated with the payment rule being removed.

2. Click OK to the popup confirmation message.