



ACH Positive Pay User Guide

The following user guide is designed to help you navigate and make the most of the features and functionalities for ACH Positive Pay.

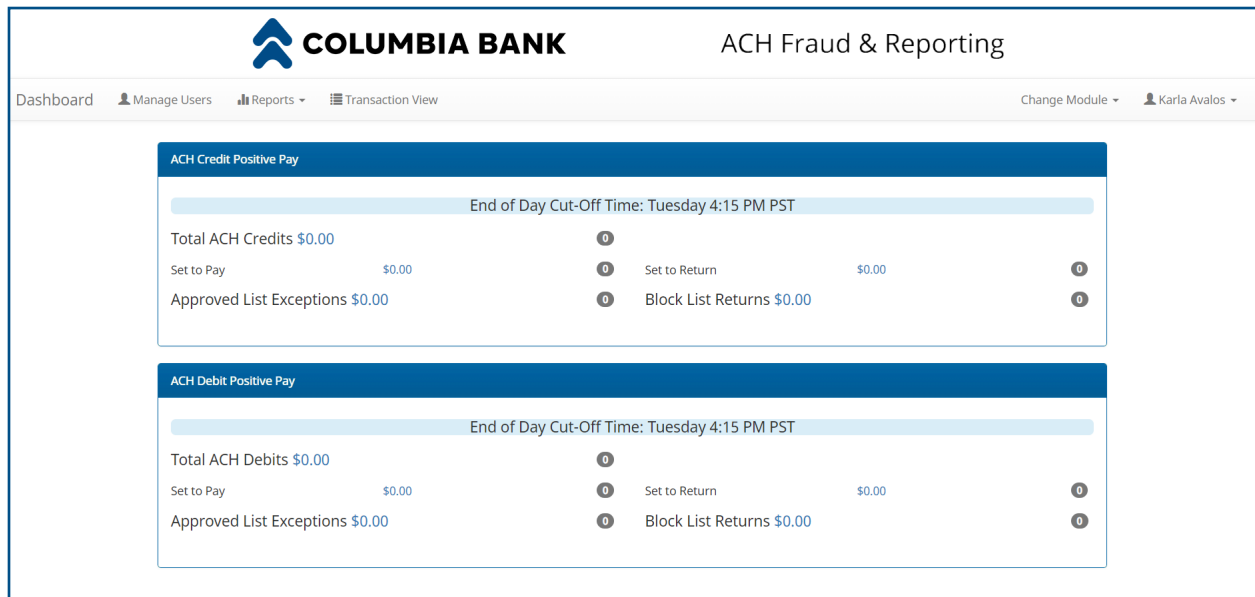
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Dashboard

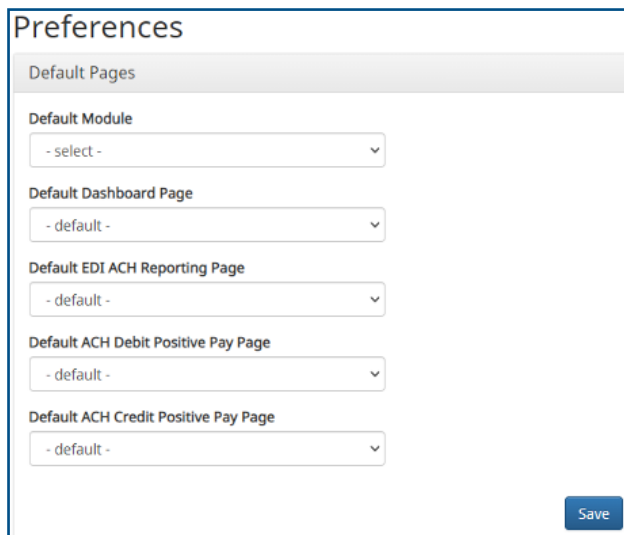
ACH Positive Pay is available in the ACH Fraud and Reporting section of Business Online Banking.

By default, the first screen you see is your dashboard. This provides you a real-time summary of your transaction information, the amounts and number of items you are Set to Pay or Set to Return, as well as the cut-off time for when all return decisions must be submitted.



The screenshot shows the 'ACH Fraud & Reporting' dashboard. At the top, there is a navigation bar with 'Dashboard', 'Manage Users', 'Reports', and 'Transaction View'. The user's name 'Karla Avalos' is visible in the top right. The main content area is divided into two sections: 'ACH Credit Positive Pay' and 'ACH Debit Positive Pay'. Each section displays the 'End of Day Cut-Off Time: Tuesday 4:15 PM PST' and a summary of transactions. For both sections, the values are: Total ACH Credits/Debits \$0.00, Set to Pay \$0.00, Approved List Exceptions \$0.00, Set to Return \$0.00, and Block List Returns \$0.00. Each value is accompanied by a circular icon containing the number '0'.

You can change your default landing page by clicking on your **Username** and selecting **Preferences**.



The screenshot shows the 'Preferences' page. Under the 'Default Pages' section, there are five dropdown menus for setting default pages: 'Default Module', 'Default Dashboard Page', 'Default EDI ACH Reporting Page', 'Default ACH Debit Positive Pay Page', and 'Default ACH Credit Positive Pay Page'. All dropdown menus currently show '- default -'. A 'Save' button is located at the bottom right of the page.

Default Module:

Select the default landing page by product.

Default Dashboard Page:

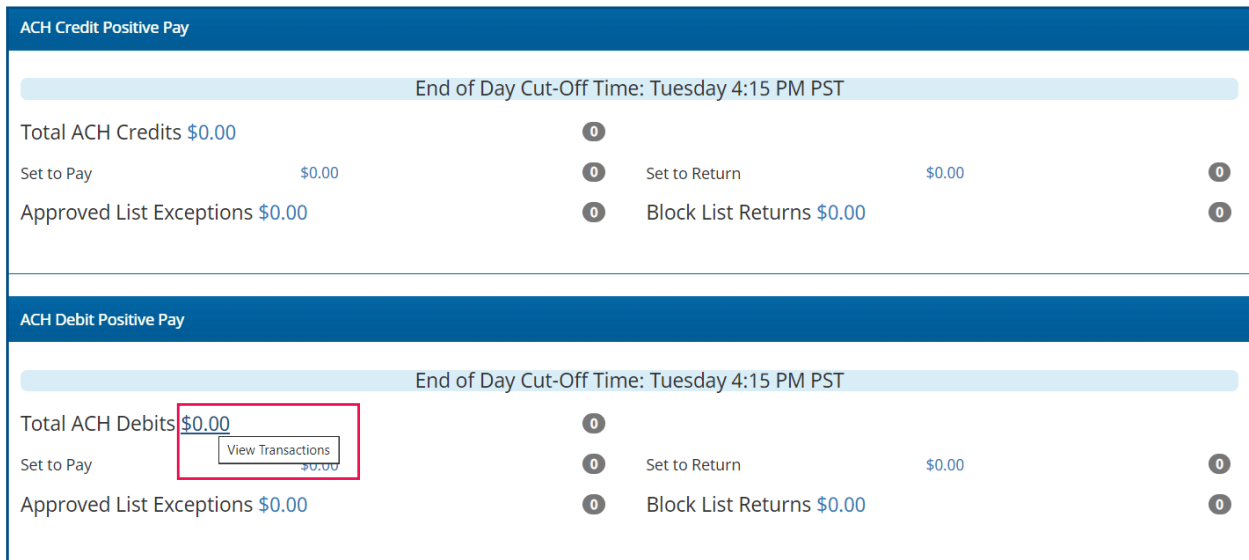
Select the default landing page to be the Dashboard or Manage Users page.

Default ACH Debit Positive Pay or ACH Credit Positive Pay Page:

Select the default landing page for each product.

Viewing Transaction History

1. To view all ACH Debits, click on the **Total ACH Debits** blue dollar amount.



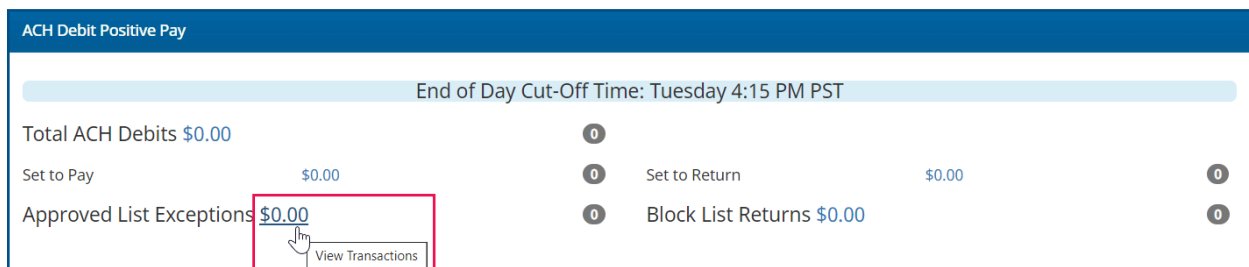
ACH Debit Positive Pay

End of Day Cut-Off Time: Tuesday 4:15 PM PST

Total ACH Debits	\$0.00	0		
Set to Pay	\$0.00	0	Set to Return	\$0.00 0
Approved List Exceptions	\$0.00	0	Block List Returns	\$0.00 0

Note: In the screenshot, a red box highlights the '\$0.00' next to 'Total ACH Debits' and a 'View Transactions' button is visible next to it.

2. To view all incoming transactions from companies not on the approved list, click the blue dollar amount next to **Approved List Exceptions**.



ACH Debit Positive Pay

End of Day Cut-Off Time: Tuesday 4:15 PM PST

Total ACH Debits	\$0.00	0		
Set to Pay	\$0.00	0	Set to Return	\$0.00 0
Approved List Exceptions	\$0.00	0	Block List Returns	\$0.00 0

Note: In the screenshot, a red box highlights the '\$0.00' next to 'Approved List Exceptions' and a 'View Transactions' button is visible next to it.

Reviewing Pay and Return Details

To see a breakdown of the Pay and Return status categories, click on the blue dollar amount next to **Set to Pay** or **Set to Return**. You can view all transactions in a particular status by clicking the blue dollar amount next to that status.

ACH Credit Positive Pay			
End of Day Cut-Off Time: Tuesday 4:15 PM PST			
Total ACH Credits	\$0.00		0
Set to Pay	\$0.00	Set to Return	\$0.00
Approved List Exceptions	\$0.00	Block List Returns	\$0.00

Set to Pay

ACH Credit Positive Pay			
End of Day Cut-Off Time:			
Total ACH Credits	\$0.00		0
Set to Pay	\$0.00		0
System	\$0.00		0
User	\$0.00		0
FI	\$0.00		0
Approved List	\$0.00		0
Approved List Exceptions	\$0.00		0

All transactions that are currently in a “Pay” status. This is further broken down as follows.

- **System:** Default setting that identifies the total amount to be paid if no action is taken by the user.
- **User:** Transactions for which a user has made a pay decision.
- **Approved List:** Incoming transactions from companies that have previously been set up on the approved list and are within the parameters defined for that company.
- **FI:** Transactions that the FI user has paid on the user’s behalf.

Set to Return

Set to Return	\$0.00	0
System	\$0.00	0
User	\$0.00	0
FI	\$0.00	0
Block List	\$0.00	0
Block List Returns	\$0.00	0

All transactions in a “Return” status. This is further broken down as follows.

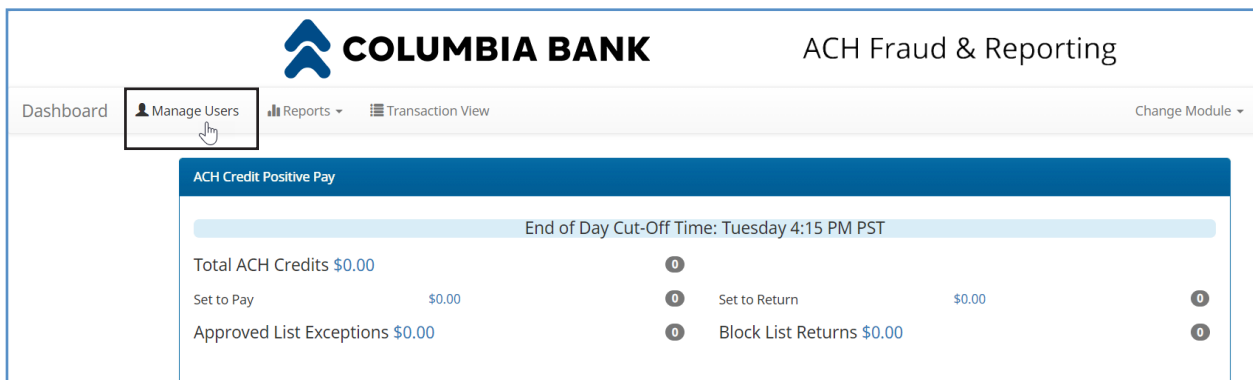
- **System:** Default setting and identifies the transactions that are set to return if no action is taken by the user.
- **User:** Transactions in which the user has made a return decision.
- **FI:** Transactions in which the FI user has returned transactions on the customer’s behalf.

User management

Creating a new user

Admins are responsible for setting up users that need access to ACH Positive Pay. They can also edit existing non-Admin users.

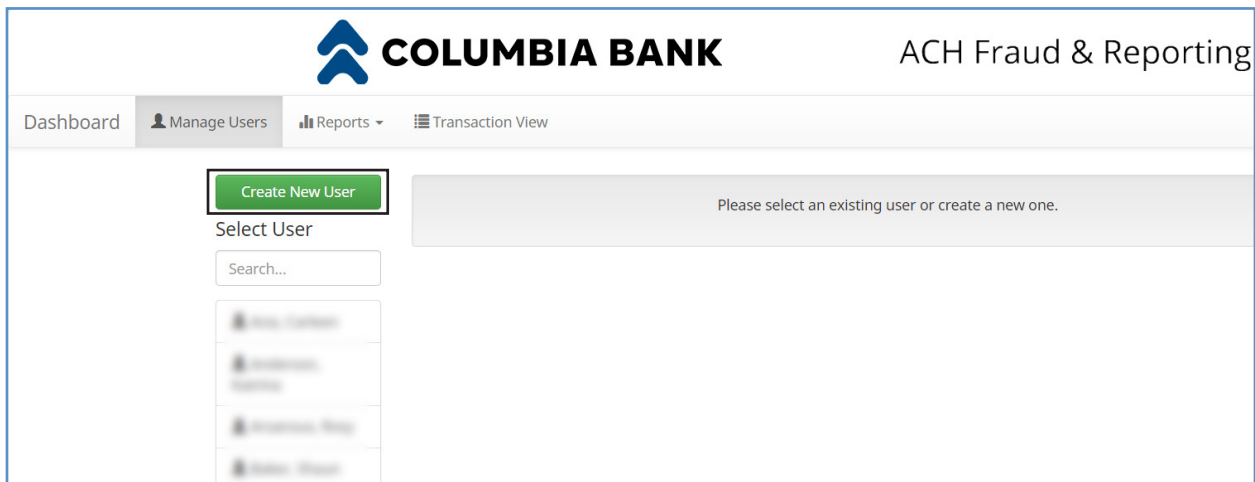
1. Click **Manage Users** from the menu on the Dashboard in ACH Fraud & Reporting.



The screenshot shows the Columbia Bank ACH Fraud & Reporting dashboard. The 'Manage Users' menu item is highlighted with a red box and a mouse cursor. Below the menu, the 'ACH Credit Positive Pay' section is visible, showing the 'End of Day Cut-Off Time: Tuesday 4:15 PM PST' and a summary of ACH Credits and Returns.

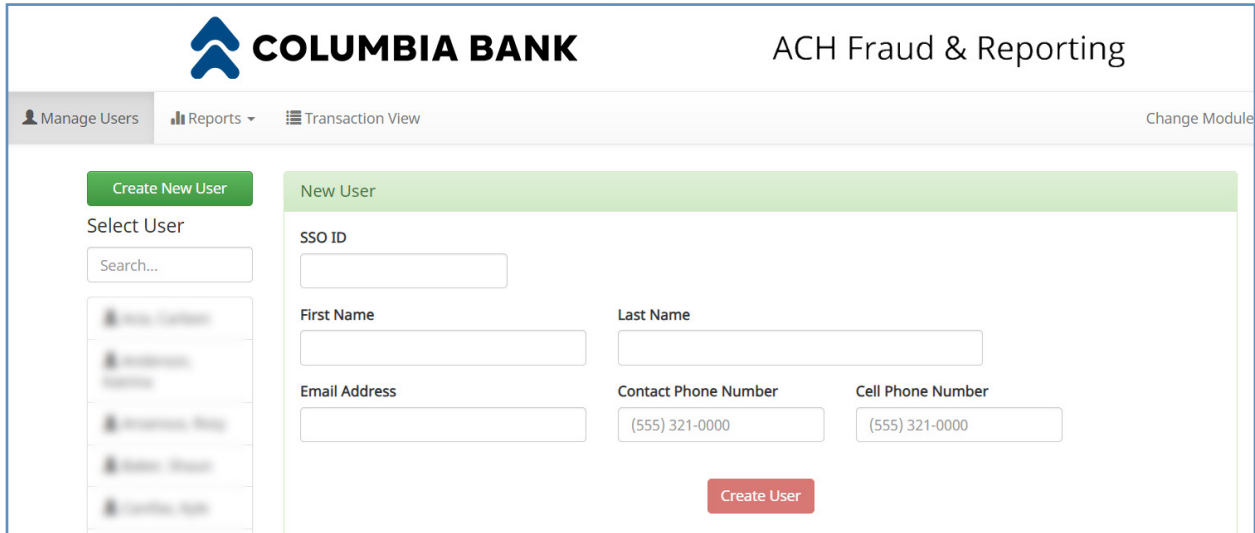
ACH Credit Positive Pay			
End of Day Cut-Off Time: Tuesday 4:15 PM PST			
Total ACH Credits	\$0.00	0	
Set to Pay	\$0.00	0	Set to Return \$0.00 0
Approved List Exceptions	\$0.00	0	Block List Returns \$0.00 0

2. Select a user from the drop-down to edit an existing user or select **Create New User** to add a new user.



The screenshot shows the Columbia Bank ACH Fraud & Reporting dashboard. The 'Create New User' button is highlighted with a red box. Below the button, there is a 'Select User' section with a search input field and a list of users. A message on the right side of the dashboard reads: 'Please select an existing user or create a new one.'

3. Enter the user's information. Once all the required information has been entered, the Create User button will change from red to blue. The SSO ID is your Commercial Online Banking Company ID and the user's User ID in all caps (example: 123456-USERID)



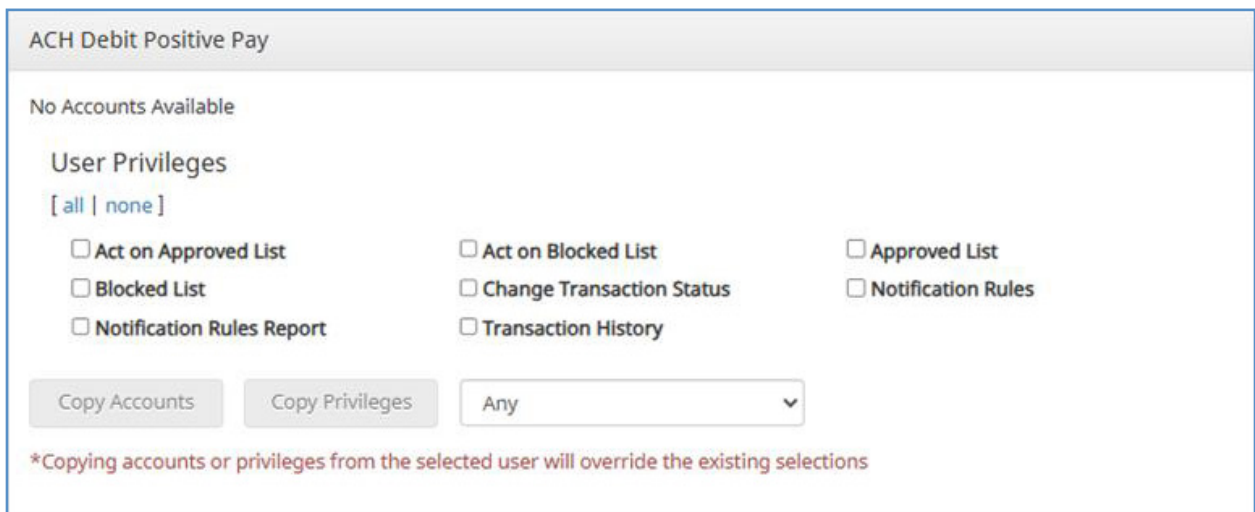
The screenshot shows the 'New User' form within the 'ACH Fraud & Reporting' module. The form has a green header and a white body. On the left, there is a sidebar with a 'Create New User' button and a 'Select User' search box. The main form area contains the following fields:

- SSO ID: A single-line text input field.
- First Name: A single-line text input field.
- Last Name: A single-line text input field.
- Email Address: A single-line text input field.
- Contact Phone Number: A single-line text input field with a pre-filled area for '(555) 321-0000'.
- Cell Phone Number: A single-line text input field with a pre-filled area for '(555) 321-0000'.

A red 'Create User' button is located at the bottom right of the form.

4. Click **Create User**.

5. (Optional) Copy an existing user's account entitlements and privileges to the new user. Select the existing user you want to copy from the drop down menu, then choose **Copy Accounts** and/or **Copy Privileges**. Click **Save**.



The screenshot shows the 'ACH Debit Positive Pay' user privileges configuration screen. The page has a grey header and a white body. The 'User Privileges' section is titled and includes a link to '[all | none]'. Below this, there are several checkboxes for permissions:

- Act on Approved List
- Act on Blocked List
- Approved List
- Blocked List
- Change Transaction Status
- Notification Rules
- Notification Rules Report
- Transaction History

At the bottom, there are three buttons: 'Copy Accounts', 'Copy Privileges', and a dropdown menu currently set to 'Any'. A red asterisk note below the buttons reads: '*Copying accounts or privileges from the selected user will override the existing selections'.

6. If you are not copying a user's entitlements, select the accounts from **Available Accounts**, that the user should have access to and use the arrows, or double click the account, to move it to **Selected Accounts**.

ACH Debit Positive Pay

Available Accounts

Test Checking Account (xxxx5678)

Selected Accounts

>

>>

<<

<

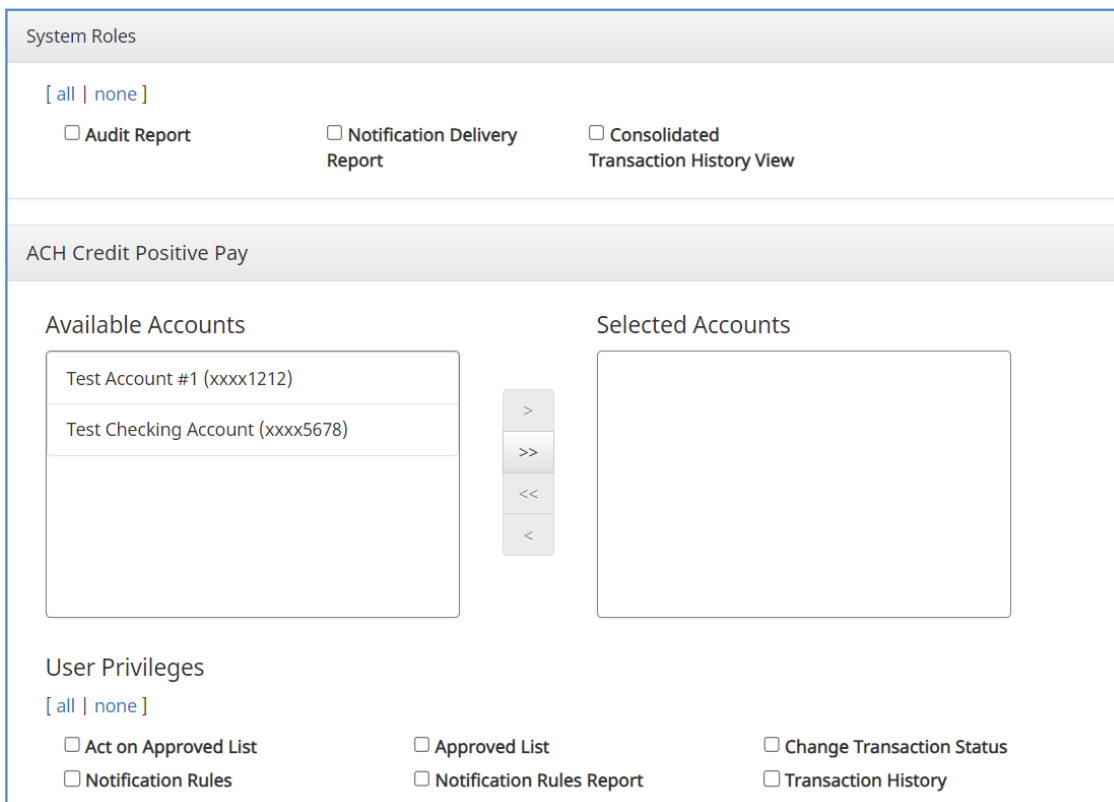
User Privileges

[all | none]

<input type="checkbox"/> Act on Approved List	<input type="checkbox"/> Approved List	<input type="checkbox"/> Change Transaction Status
<input type="checkbox"/> Notification Rules	<input type="checkbox"/> Notification Rules Report	<input type="checkbox"/> Transaction History

You will need to do this for both ACH Debit Positive Pay and ACH Credit Positive Pay, if applicable.

7. Assign **User Privileges** and **System Roles**. Select “all” to assign all User Privileges to the user or “none” if you don’t want the user to have any privileges.



Act on Approved List: Allows the user to view transactions, add companies to the Approved list and edit the Approved list.

Approved List: Gives the user access to view the Approved list report.

Change Transaction Status: Provides the user the ability to view transactions and change their status. The user must also have the Transaction History user privilege.

Notification Rules: Allows the user to configure the notification conditions for accounts.

Notifications Rules Report: Gives the user access to view the Notification Rules for accounts.

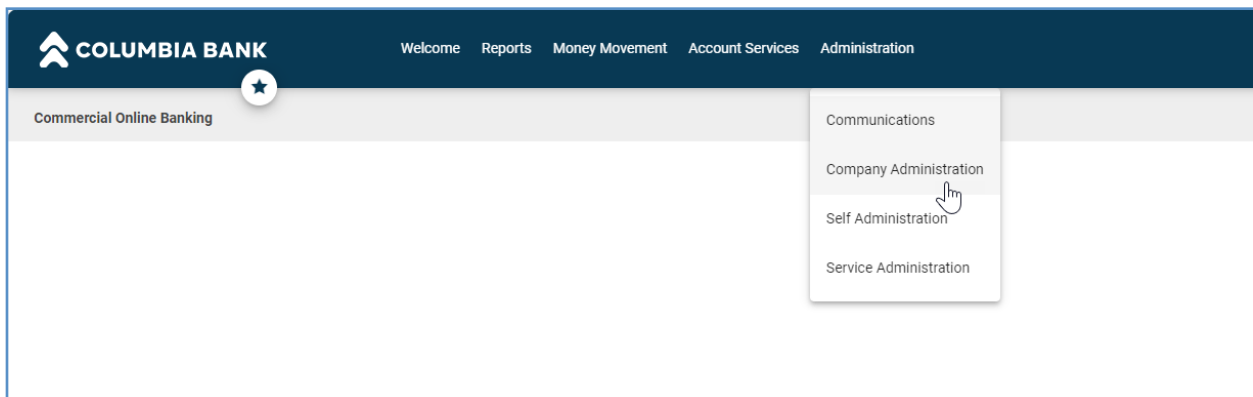
Transaction History: Allows the user to view transactions.

8. Click **Save User**.

NOTE: If the user needs to have the Admin role within ACH Positive Pay, please contact Treasury Management Support via Chat within Commercial Online Banking.

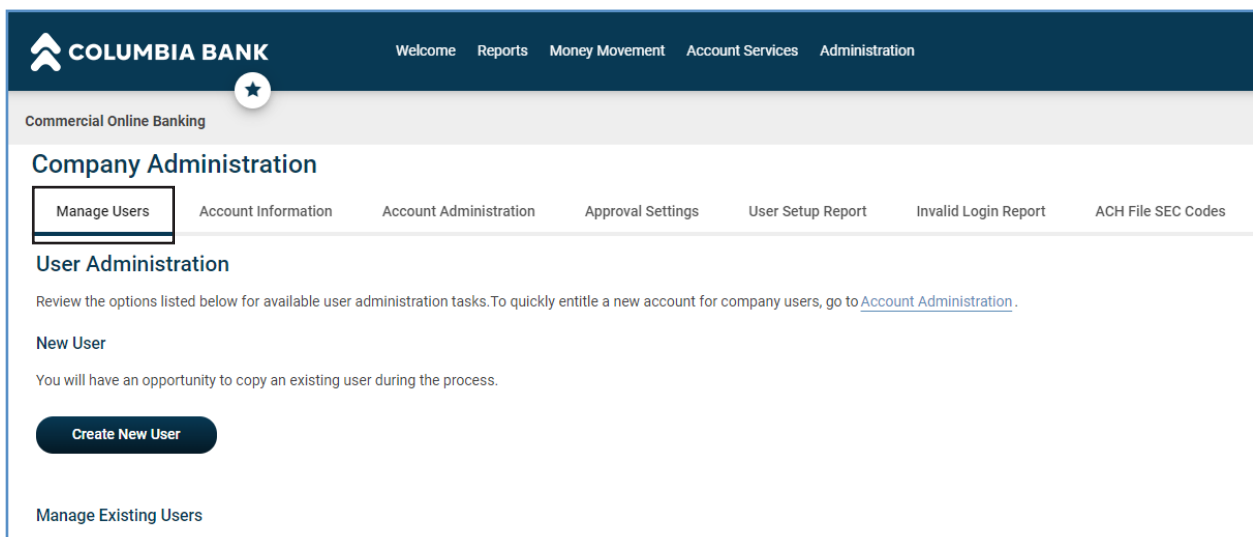
Now that you have created the user in ACH Positive Pay, you need to add the ACH Fraud & Reporting service to the user's Commercial Online Banking entitlements.

1. Navigate to the home screen of **Commercial Online Banking**.
2. Click **Administration** in the top menu, then select **Company Administration**.

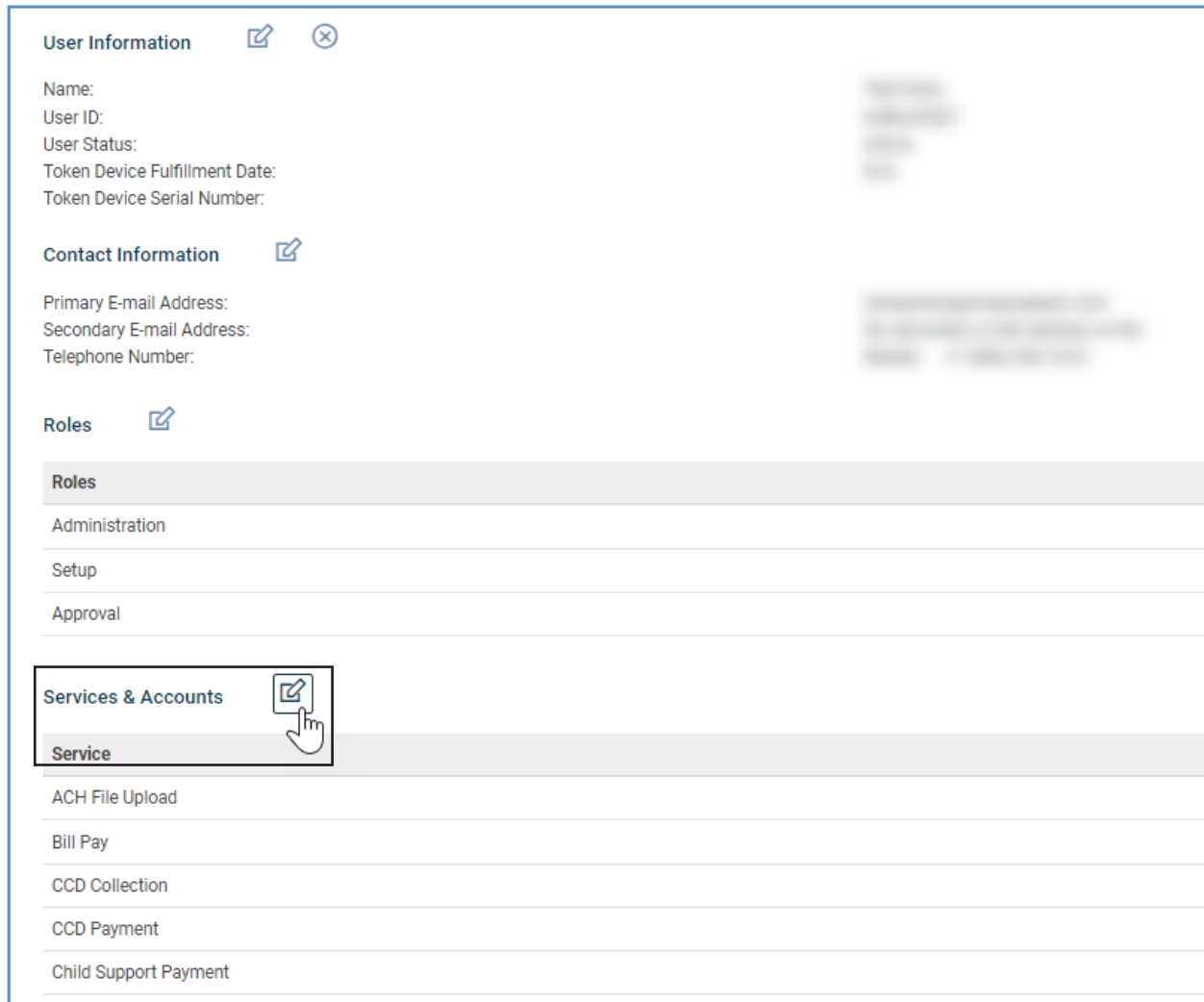



3. Select **Manage Users**.


If the user is new to Commercial Online Banking, click the Create New User button. If they have already been set up, select the user from the list.




4. Click **Edit Services and Accounts** then add **ACH Fraud and Reporting**.

User Information  


Name:
User ID:
User Status:
Token Device Fulfillment Date:
Token Device Serial Number:

Contact Information 

Primary E-mail Address:
Secondary E-mail Address:
Telephone Number:

Roles 

Roles
Administration
Setup
Approval

Services & Accounts 

Service
ACH File Upload
Bill Pay
CCD Collection
CCD Payment
Child Support Payment

5. Click **Save Changes**.

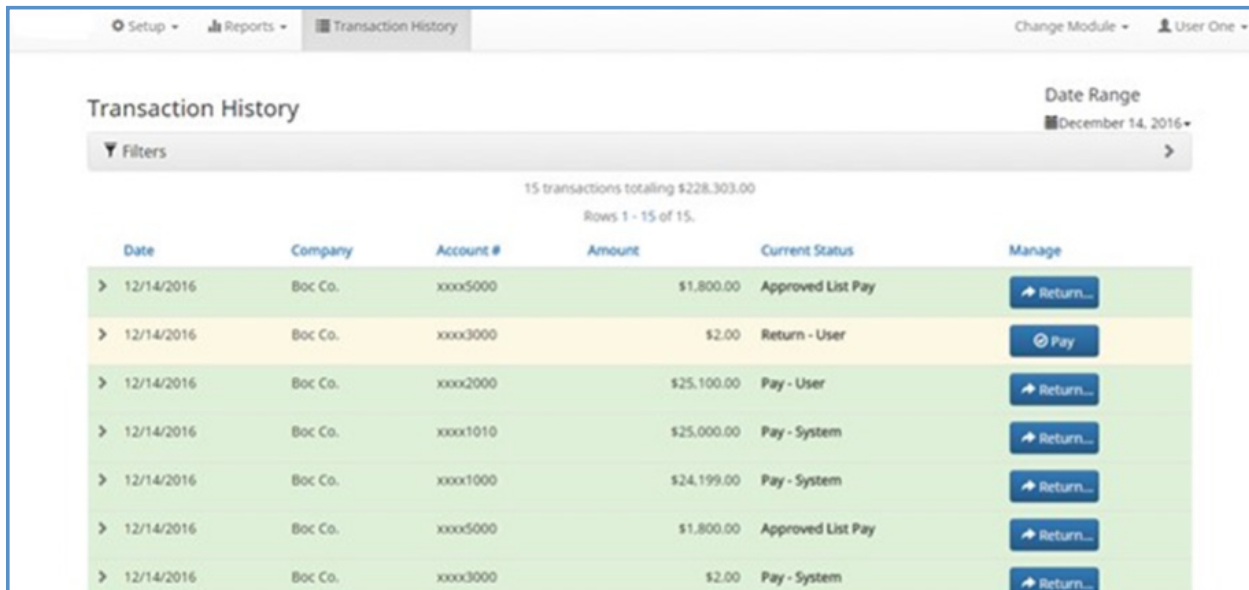
Adding companies to the Approved list

To add companies to the Approved list, the user must have the “Act on Approved List” user privilege. There are two ways to add companies to the Approved list.

1. From the Transaction History screen
2. From the Approved List page

Adding companies to the Approved list from Transaction History

1. Update the status of the payment in the **Manage** column from Return to Pay.



Transaction History

Date Range: December 14, 2016

15 transactions totaling \$228,303.00
Rows 1 - 15 of 15.

Date	Company	Account #	Amount	Current Status	Manage
12/14/2016	Boc Co.	xxxx5000	\$1,800.00	Approved List Pay	Return...
12/14/2016	Boc Co.	xxxx3000	\$2.00	Return - User	Pay
12/14/2016	Boc Co.	xxxx2000	\$25,100.00	Pay - User	Return...
12/14/2016	Boc Co.	xxxx1010	\$25,000.00	Pay - System	Return...
12/14/2016	Boc Co.	xxxx1000	\$24,199.00	Pay - System	Return...
12/14/2016	Boc Co.	xxxx5000	\$1,800.00	Approved List Pay	Return...
12/14/2016	Boc Co.	xxxx3000	\$2.00	Pay - System	Return...

2. Click the **Add to Approved List** link that appears in the Manage column. You can also expand the details of any transaction and select the Add to Approved List button.

12/15/2016	Boc Co.	xxxx2000	\$25,100.00	Pay - User	Debit will be paid. + Add to Approved List
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- Complete the additional company information needed in the pop-up box that appears. The Company ID and Company Name that initiated the debit will be prepopulated.

Add Company to Approved List ✕

Company Id	Company Name	Max Amount	Frequency	Start Date	End Date
<input type="text" value="4532178999"/>	<input type="text" value="Boc Co."/>	<input type="text" value="1800"/>	<input type="text" value="-- none --"/>	<input type="text" value="12/14/2016"/>	<input type="text" value="mm/dd/yyyy"/>

- (Optional) Click in the **Max Amount** field to edit the Max Amount that can be automatically paid. If the field is left blank, the system will automatically pay all transactions from that account with an Approved list pay status.
- (Optional) Select a **Frequency**. Based on the selection, the first transaction will pay with an Approved list pay status and the second will be given the default status.
 - Daily** = one business day
 - Weekly** = seven calendar days
 - Biweekly** = 14 calendar days
 - Monthly, quarterly, yearly** = date to date
- (Optional) Adjust the **Start Date** and add an **End Date**. The default Start Date is the date of the transaction used to identify the company. Transactions before the Start Date and after the End Date will not receive a status of Approved list pay.
- Click the **Save** button.

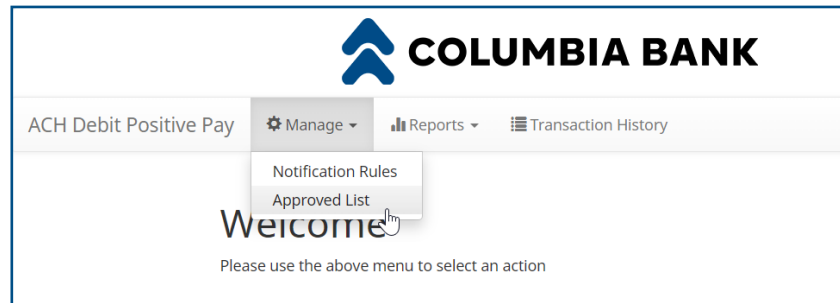
A few critical details when adding a company to the Approved list from Transaction history.

- An Approved list entry from the Transaction History screen is only valid for the account it came in on. To authorize the company to debit other accounts, go to Setup, then Approved List and Edit the record.
- Adding to the Approved list from the Transaction History screen does not change the status of the transaction. That is a separate action.
- The new Approved list entry will be referenced when the next transaction arrives from that company.
- Adding to the Approved list from the Transaction History screen defaults the maximum amount to the amount of the transaction.

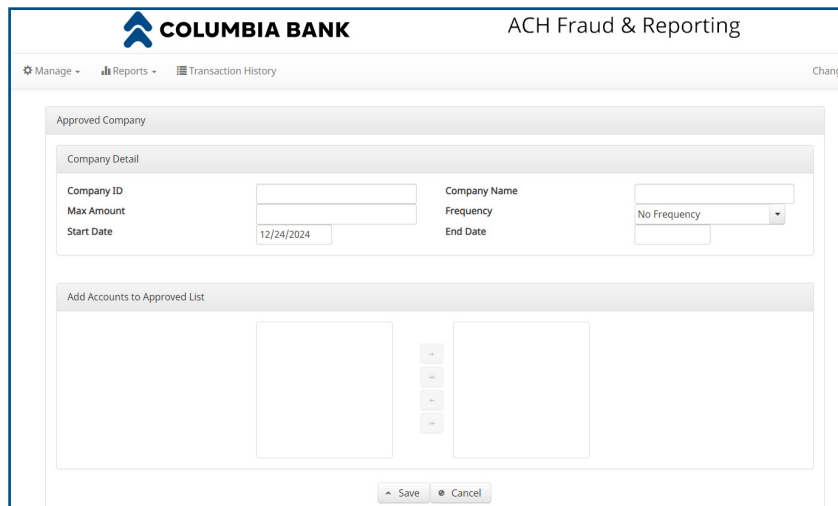
Adding companies to the Approved list from the Approved List page

To manually add a company to the Approved list within ACH Debit or Credit Positive Pay, follow the steps below.

1. Select **Manage** then **Approved List**.



2. Click the **Create** button.
3. Enter **Company Detail** information



(Required) **Company ID**

(Required) **Start Date**

(Optional) **Company Name**

(Optional) **Max Amount**

(Optional) **Frequency**

Daily = one business day

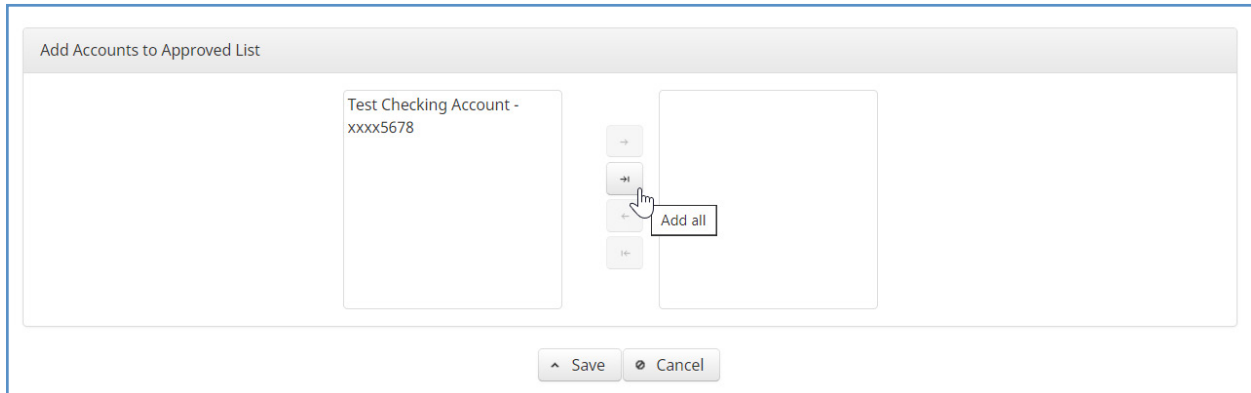
Weekly = seven calendar days

Biweekly = 14 calendar days

Monthly, quarterly, yearly = date to date

(Optional) **End Date**

4. Add Accounts to Approved List.

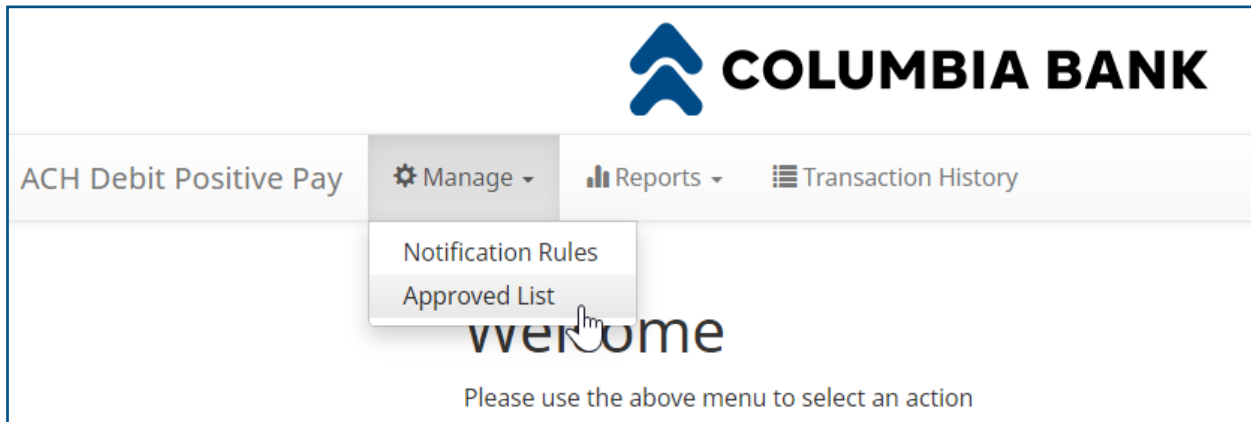


5. Click Save.

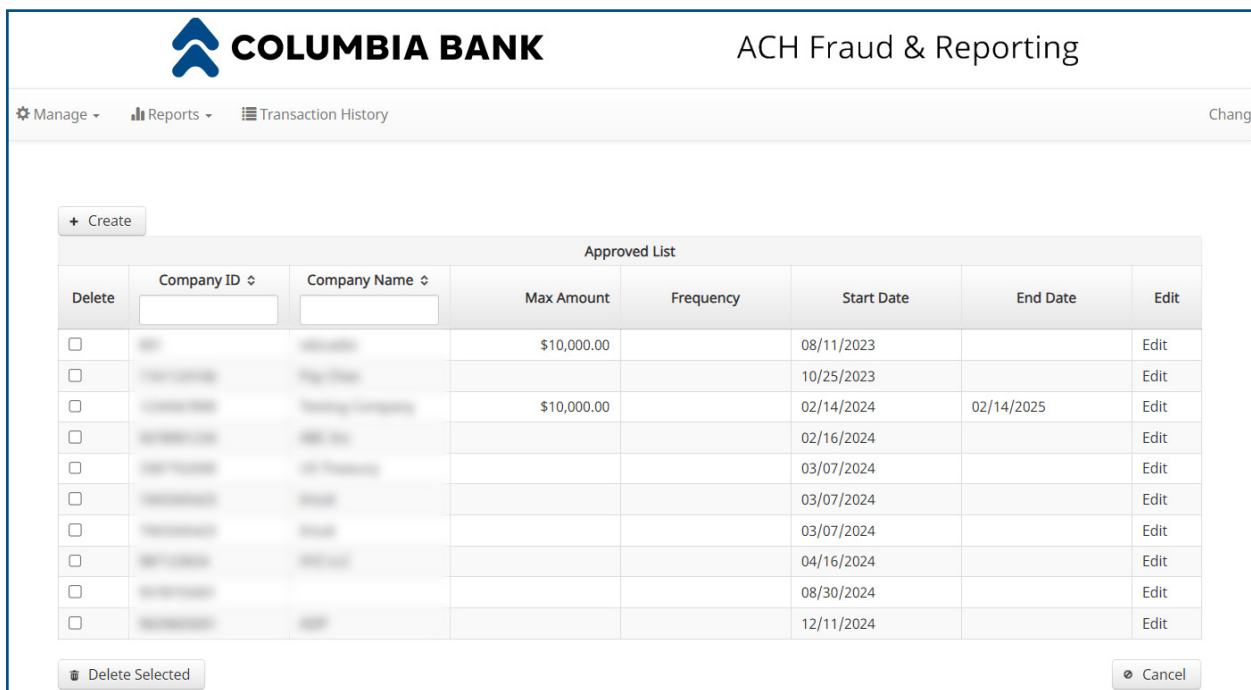
Approved list maintenance

From the Approved List screen, you can perform maintenance on your Approved list such as editing company details or deleting companies from the Approved list.

1. From the ACH Debit Positive Pay screen, click on **Manage** then **Approved List**.



2. A list of companies on the Approved list will be displayed. To search for a particular company, enter a few characters of the **Company ID** or **Company Name** in the respective field.



3. Click the **Edit** link to the far right of that company record to edit details of the Approved list record.

+ Create							
Approved List							
Delete	Company ID ↕	Company Name ↕	Max Amount	Frequency	Start Date	End Date	Edit
<input type="checkbox"/>			\$10,000.00		08/11/2023		Edit
<input type="checkbox"/>					10/25/2023		Edit
<input type="checkbox"/>			\$10,000.00		02/14/2024	02/14/2025	Edit
<input type="checkbox"/>					02/16/2024		Edit
<input type="checkbox"/>					03/07/2024		Edit
<input type="checkbox"/>					03/07/2024		Edit
<input type="checkbox"/>					03/07/2024		Edit
<input type="checkbox"/>					04/16/2024		Edit
<input type="checkbox"/>					08/30/2024		Edit
<input type="checkbox"/>					12/11/2024		Edit

4. Click **Save**.

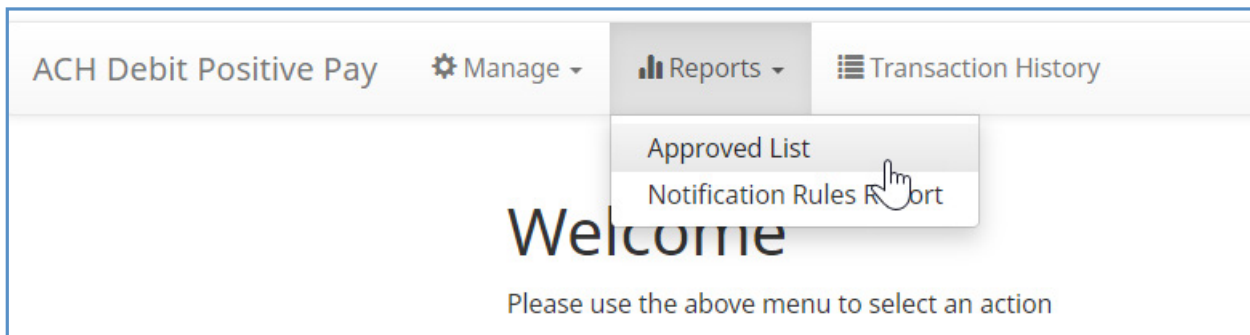
To delete a company from the Approved list, check the box in the Delete column to the left of the company you want to remove and click **Delete Selected**. You may select more than one company to delete at a time.

+ Create			
Delete	Company ID ↕	Company Name ↕	
<input type="checkbox"/>			
<input type="checkbox"/>			
<input checked="" type="checkbox"/>			
<input type="checkbox"/>			
<input type="checkbox"/>			
<input type="checkbox"/>			
<input type="checkbox"/>			
<input type="checkbox"/>			
<input type="checkbox"/>			

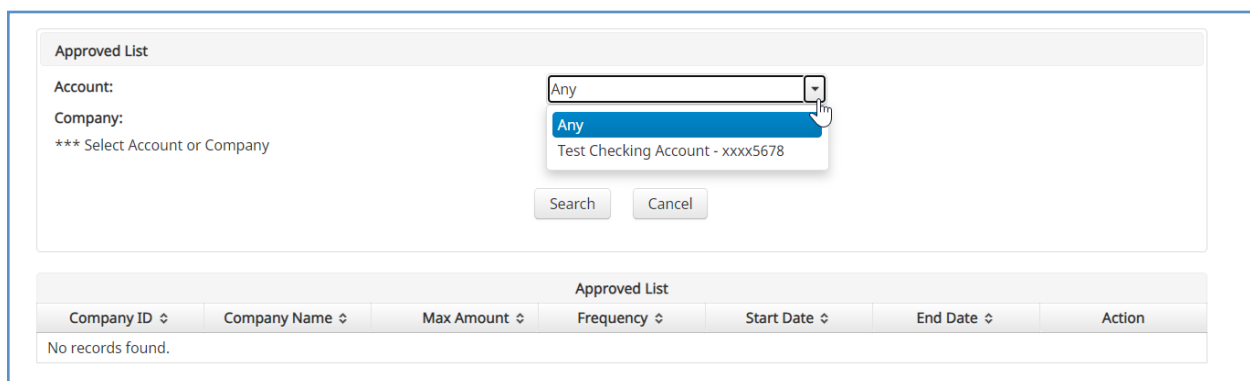
Approved list report

The Approved list reports allows you to view the companies set up on the Approved list by account. Accessing the Approved list reports requires the Approved List user privilege.

1. Click on the **Reports** drop-down menu and then **Approved List**.



2. Select an Account from the drop-down and click **Search** to see all the companies on the Approved list for that account.



3. Click the **View** link in the Action column to the far right for that company to see more details.

Approved List

Account: Test Checking Account - xxxx5678 ▾

Company: Any ▾

*** Select Account or Company

Approved List						
Company ID ▾	Company Name ▾	Max Amount ▾	Frequency ▾	Start Date ▾	End Date ▾	Action
				02/16/2024		View
				12/11/2024		View

If a company is approved to debit more than one account, a list of permitted account names and the last four digits of the account will be displayed.

4. Click **Cancel** in the Account box to return to the main menu.

Approved List

Account: Test Checking Account - xxxx5678 ▾

Company: Any ▾

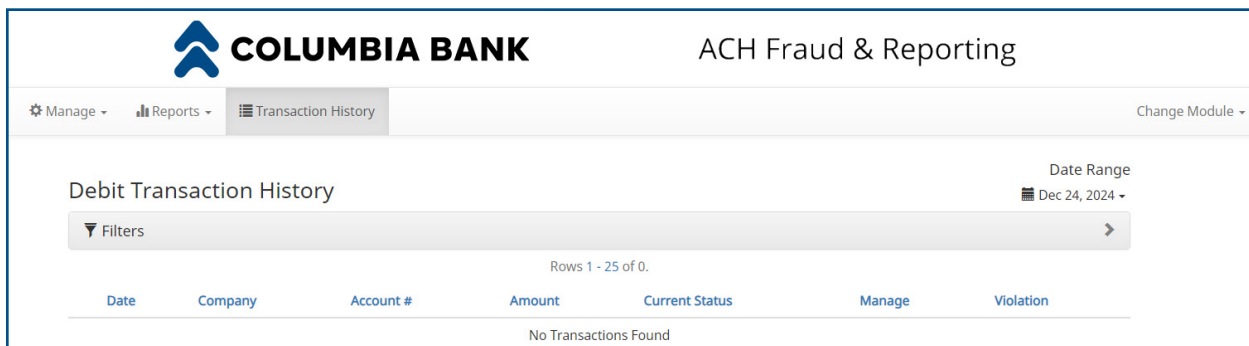
*** Select Account or Company

Approved List						
Company ID ▾	Company Name ▾	Max Amount ▾	Frequency ▾	Start Date ▾	End Date ▾	Action
				02/16/2024		View

Change transaction status

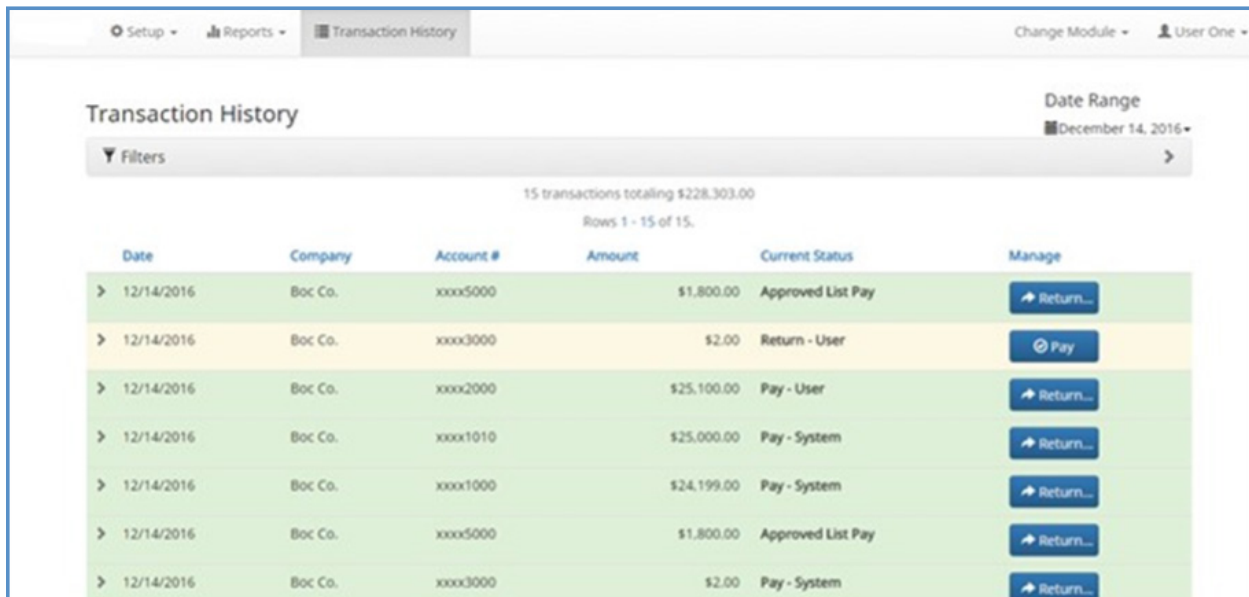
To change the status of a transaction, the user must have Transaction History and Change Transaction Status user privileges.

Navigate to the **Transaction History** tab. The Transaction History screen displays a Current Status column as well as a Manage column. The Manage column includes buttons labeled with the action allowed to change the transaction's current status.



The screenshot shows the Columbia Bank ACH Fraud & Reporting interface. The 'Transaction History' tab is active. The page title is 'Debit Transaction History'. A date range filter is set to 'Dec 24, 2024'. Below the filters, it indicates 'Rows 1 - 25 of 0.' and 'No Transactions Found'. The table headers are: Date, Company, Account #, Amount, Current Status, Manage, and Violation.

Click the Pay button in the Manage column to pay a transaction currently set to Return.



The screenshot shows the Columbia Bank Transaction History screen. The 'Transaction History' tab is active. The page title is 'Transaction History'. A date range filter is set to 'December 14, 2016'. Below the filters, it indicates '15 transactions totaling \$228,303.00' and 'Rows 1 - 15 of 15.'. The table headers are: Date, Company, Account #, Amount, Current Status, and Manage. The Manage column contains buttons for 'Return...' and 'Pay'. The 'Pay' button is highlighted in blue for the transaction with a 'Return - User' status.

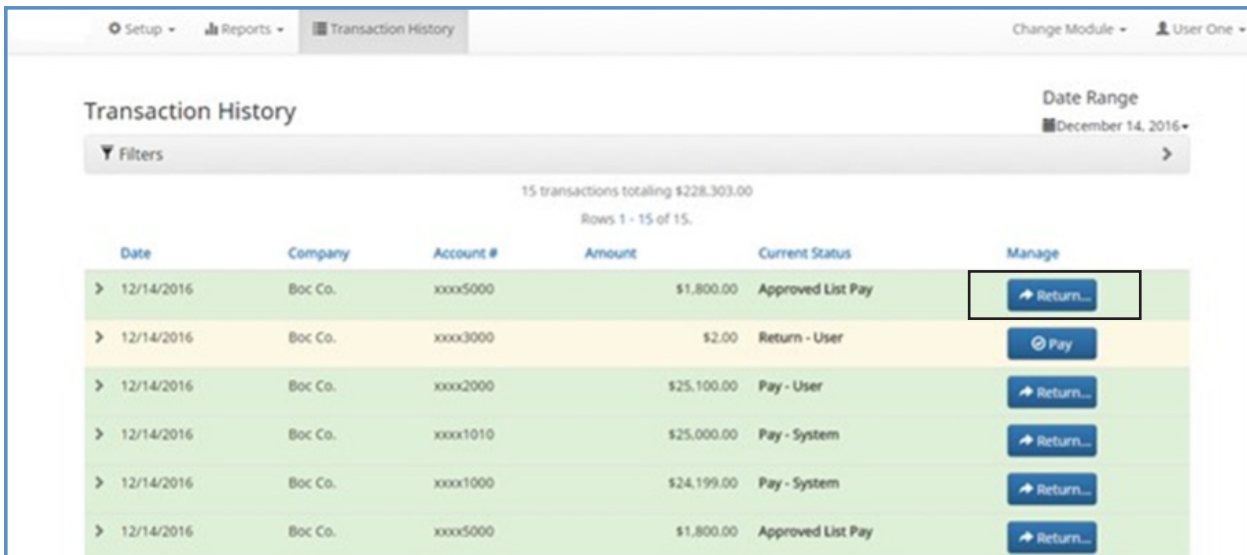
Date	Company	Account #	Amount	Current Status	Manage
12/14/2016	Boc Co.	xxxx5000	\$1,800.00	Approved List Pay	Return...
12/14/2016	Boc Co.	xxxx3000	\$2.00	Return - User	Pay
12/14/2016	Boc Co.	xxxx2000	\$25,100.00	Pay - User	Return...
12/14/2016	Boc Co.	xxxx1010	\$25,000.00	Pay - System	Return...
12/14/2016	Boc Co.	xxxx1000	\$24,199.00	Pay - System	Return...
12/14/2016	Boc Co.	xxxx5000	\$1,800.00	Approved List Pay	Return...
12/14/2016	Boc Co.	xxxx3000	\$2.00	Pay - System	Return...

The Current Status will change to Pay – User and a “Debit will be paid” message will be added to the Manage column along with an “Add to Approved List” link. This message will disappear after a few seconds and a Return button will be displayed.

> 12/15/2016	Boc Co.	xxxx2000	\$25,100.00	Pay - User	Debit will be paid. + Add to Approved List
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When a transaction is past the timeframe allowed for making a change to the Pay status, an Ineligible button will be displayed in the Manage column and no further action can be taken on the transaction.

Click the Return button to return a transaction currently set to Pay.



Transaction History

Date Range: December 14, 2016

Filters

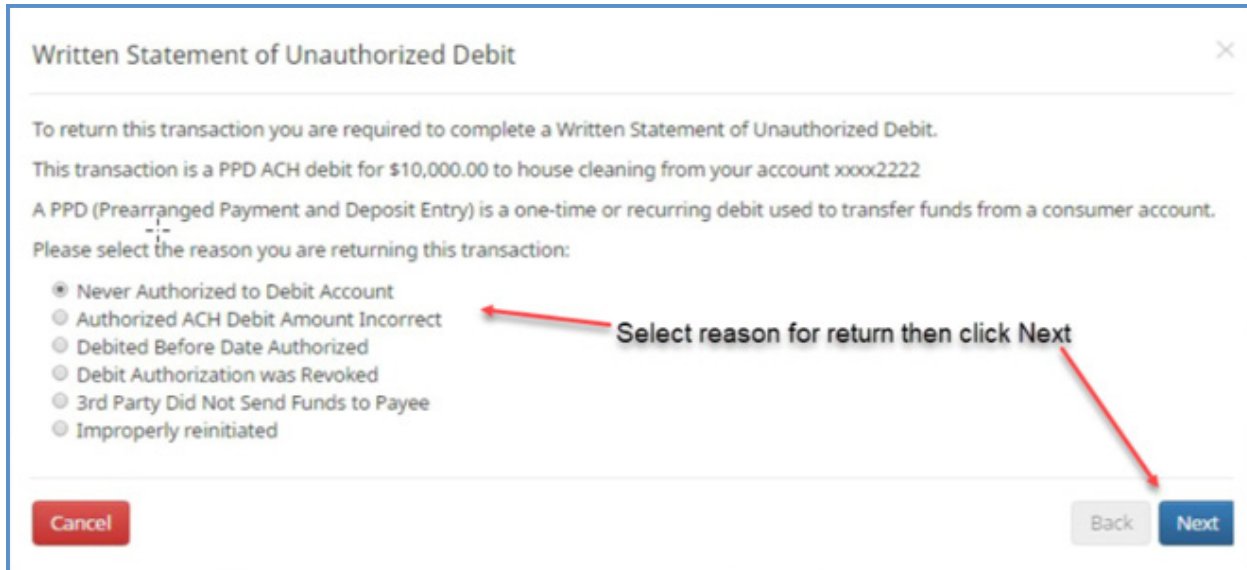
15 transactions totaling \$228,303.00
Rows 1 - 15 of 15.

Date	Company	Account #	Amount	Current Status	Manage
> 12/14/2016	Boc Co.	xxxx5000	\$1,800.00	Approved List Pay	Return...
> 12/14/2016	Boc Co.	xxxx3000	\$2.00	Return - User	Pay
> 12/14/2016	Boc Co.	xxxx2000	\$25,100.00	Pay - User	Return...
> 12/14/2016	Boc Co.	xxxx1010	\$25,000.00	Pay - System	Return...
> 12/14/2016	Boc Co.	xxxx1000	\$24,199.00	Pay - System	Return...
> 12/14/2016	Boc Co.	xxxx5000	\$1,800.00	Approved List Pay	Return...

If no other information is required, the Current Status will change to Return – User and a “Debit will be returned” message will display in the Manage column. After a few seconds the message will disappear and a Pay button will be displayed.

If further information is needed, a pop-up window will appear displaying the list of return reasons allowed by NACHA rules.

1. Select the radio button next to the appropriate return reason; only one option can be selected. If none of the listed options fit your return reason, click Cancel.
 - Never Authorized to Debit Account
 - Authorized ACH Debit Amount Incorrect
 - Debited Before Date Authorized
 - Debit Authorization was Revoked
 - 3rd Party Did Not Send Funds to Payee
 - Improperly reinitiated



Written Statement of Unauthorized Debit

To return this transaction you are required to complete a Written Statement of Unauthorized Debit.

This transaction is a PPD ACH debit for \$10,000.00 to house cleaning from your account xxxx2222

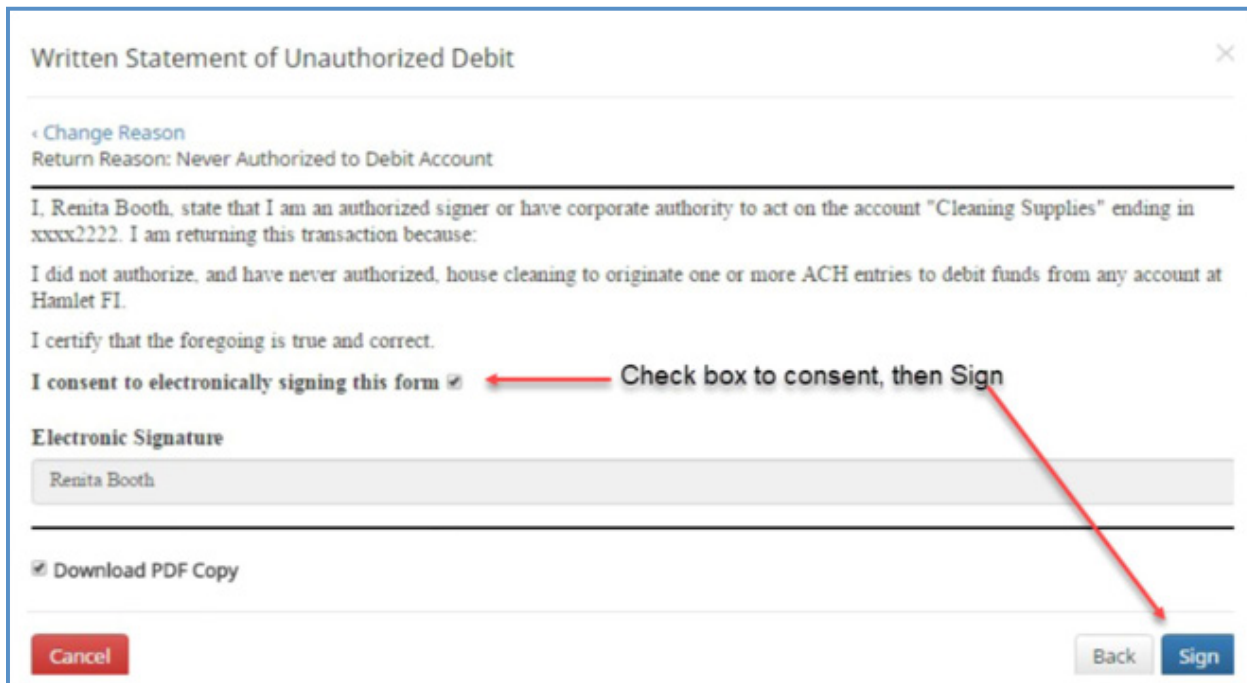
A PPD (Prearranged Payment and Deposit Entry) is a one-time or recurring debit used to transfer funds from a consumer account.

Please select the reason you are returning this transaction:

- Never Authorized to Debit Account
- Authorized ACH Debit Amount Incorrect
- Debited Before Date Authorized
- Debit Authorization was Revoked
- 3rd Party Did Not Send Funds to Payee
- Improperly reinitiated

Cancel Back Next

2. Click **Next**.
3. Complete any additional information you are prompted for or if your reason for return differs from what is displayed, click Cancel.
4. Review the information on the final page and if accurate, check the **I consent to electronically signing this form** box. The e-signature needed button will change to Sign.



Written Statement of Unauthorized Debit

[Change Reason](#)

Return Reason: Never Authorized to Debit Account

I, Renita Booth, state that I am an authorized signer or have corporate authority to act on the account "Cleaning Supplies" ending in xxxx2222. I am returning this transaction because:

I did not authorize, and have never authorized, house cleaning to originate one or more ACH entries to debit funds from any account at Hamlet FI.

I certify that the foregoing is true and correct.

I consent to electronically signing this form

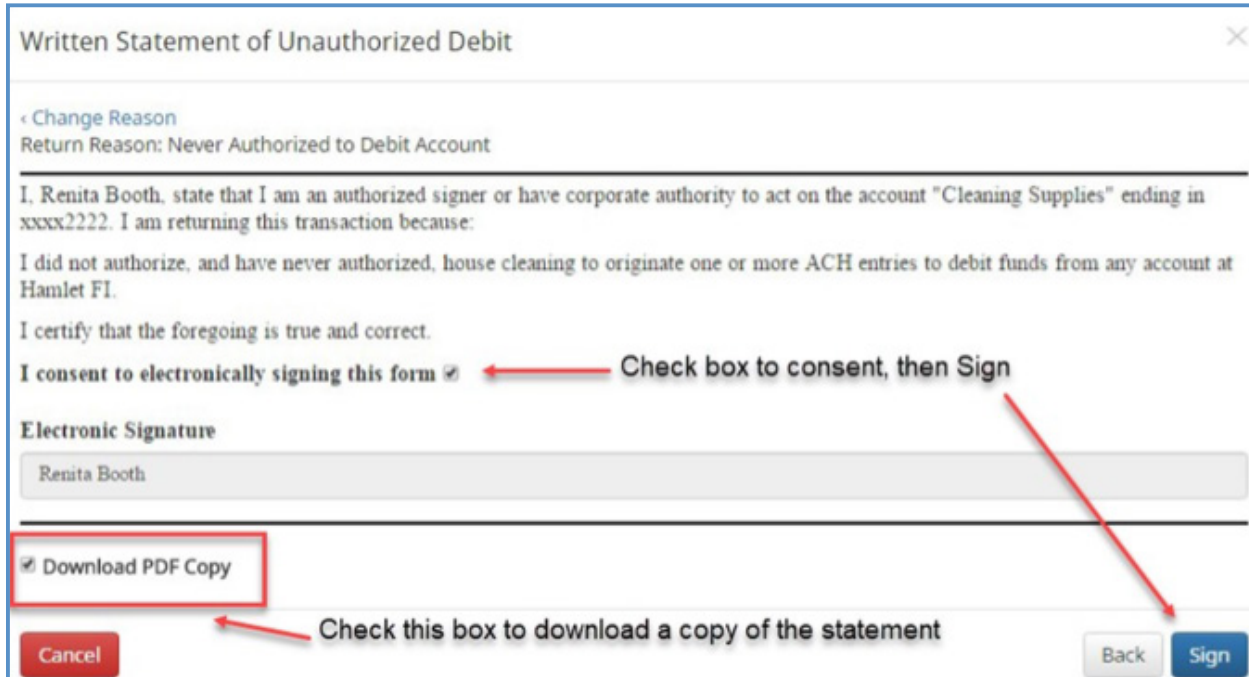
Electronic Signature

Renita Booth

Download PDF Copy

Cancel Back Sign

5. Before finalizing the return, choose whether you want to download a PDF copy of the return. The Download PDF Copy box is checked by default. If you do not wish to download a PDF copy, you can always download a copy later from the expanded transaction detail.



Written Statement of Unauthorized Debit

< Change Reason
Return Reason: Never Authorized to Debit Account

I, Renita Booth, state that I am an authorized signer or have corporate authority to act on the account "Cleaning Supplies" ending in xxxx2222. I am returning this transaction because:
I did not authorize, and have never authorized, house cleaning to originate one or more ACH entries to debit funds from any account at Hamlet FI.
I certify that the foregoing is true and correct.
I consent to electronically signing this form ← Check box to consent, then Sign

Electronic Signature
Renita Booth

Download PDF Copy
← Check this box to download a copy of the statement

Cancel Back Sign

6. When ready to finalize, click **Sign**.

If at any time during this process you do not see your reason for return listed in the pop-up windows, click the Cancel button and contact our Treasury Management Support team at 866-563-1010.

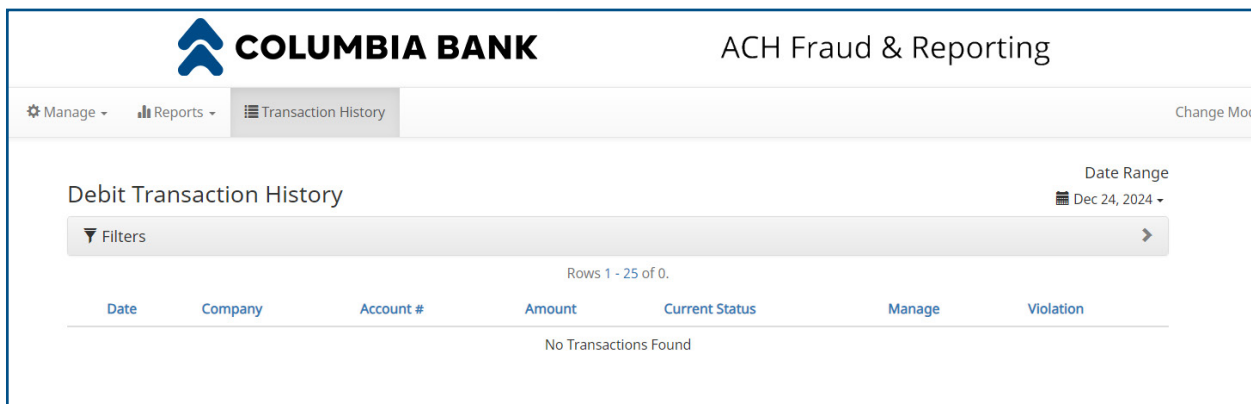
Transaction History

To view Transaction History, users must have the Transaction History user privilege.

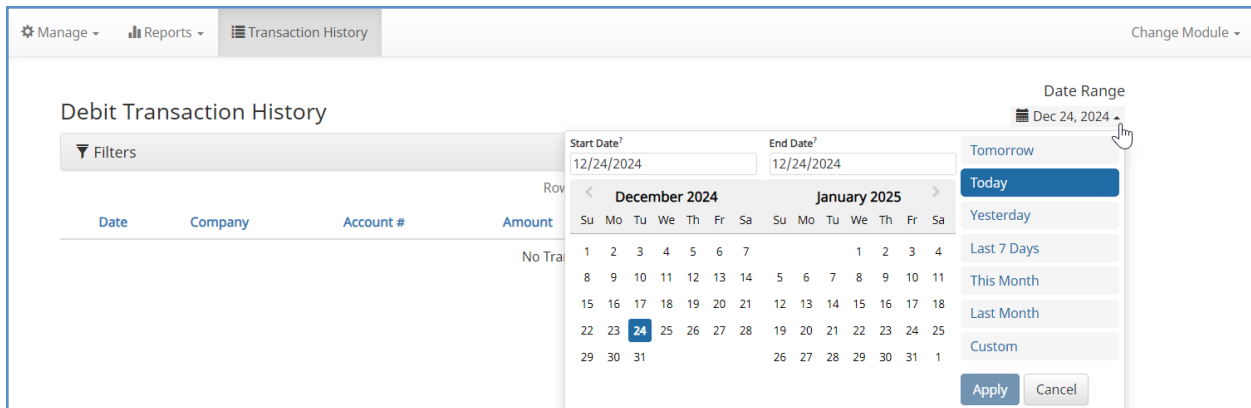
1. Click on **Transaction History**. A list of the current day transactions will display with the following details.

- Date
- Company debiting the account
- Last four digits of the impacted Account number
- Dollar Amount
- Current Status

If the user is entitled to change the transaction status, the “Manage” column will also be displayed with active action buttons when a transaction is eligible to be managed.



2. Select the down arrow next to the Date to view a different date range of transactions.



3. Choose from the options listed or enter a custom date range and click **Apply**.

4. To further filter results, click the arrow on the far right of the Filters bar.

Debit Transaction History
Date Range
Dec 18, 2024 - Dec 24, 2024

Filters
▼

Account?
Any

Amount Amount Range
\$ amount

SEC Code
Any

Transaction ID

Company?
no companies available

Notification Sent? **Default**
Any

Transaction Status

Pay

- Pay - System
- Pay - FI
- Approved List Pay
- Pay - User
- Pay - FI Charge

Return

- Return - System
- Return - FI
- Return - User
- Account Blocked - Return

Use the "Ctrl" key to select multiple status types above.

Apply
Reset

5. Click **Apply**. To clear applied filters, click Reset.

6. Click the arrow to the left of the transaction date to display additional details of that particular transaction. There may also be action buttons depending on the user's privileges and whether a written statement of unauthorized ACH debit has been completed.

Date	Company	Account #	Amount	Current Status	Manage
▼ 05/05/2023	Olivia's Omelett	xxxx1111	\$4,301.50	Pay - FI	Return...
Account: The One and Only xxxx1111		SEC Code: PPD Description: PTTTest0216		Add to Approved List Notes (2)	
Transaction ID: 73263790 Settlement Date: 05/04/2023		Trace #: 322172443096006		Deadline To Return: 07/01/2023 1:30 PM EDT Blocked List Violation: Blocked List Out of Date range - Start Date: 23-MAR-21 End Date: 24-MAR-21	
Individual Name: Olivia's Omelettes		Company ID: 000008			

Notification rules

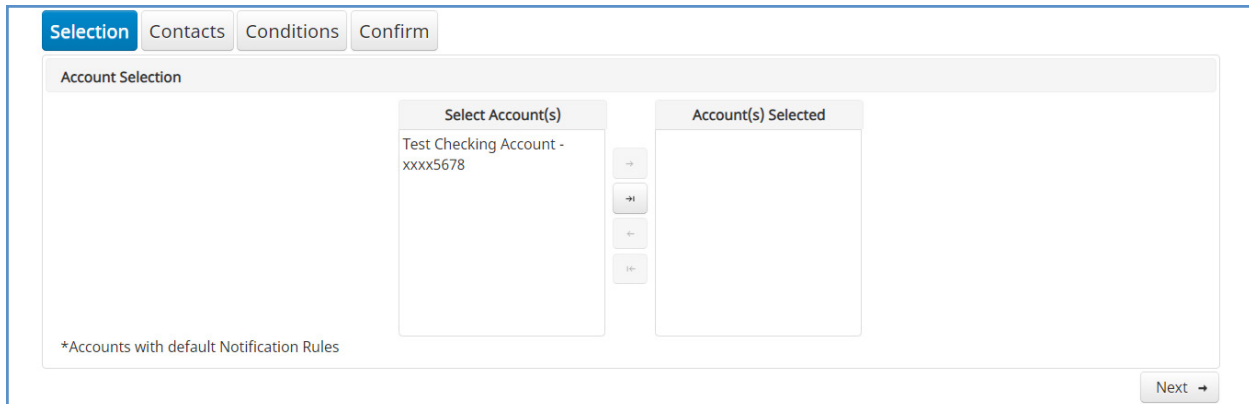
Notification rules can be set up for each enrolled account. To do so, the user must have Notification Rules user privileges.

The default rule is to send notifications of all debits to the default notification contact.

To customize your notification rules, follow the steps below.

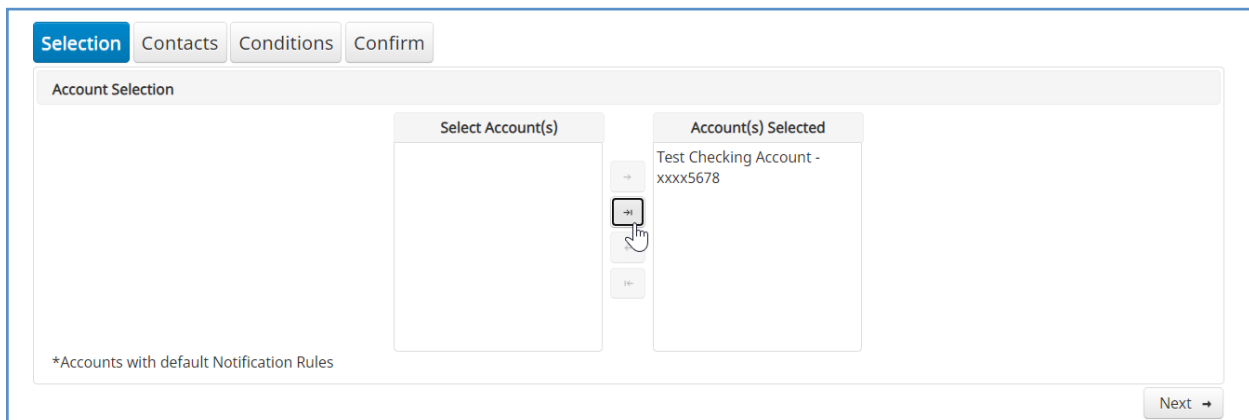
1. Click on **Manage** then **Notification Rules**.

The Notification Rules screen displays dynamic information based on the accounts the user has been granted permission for. Accounts with an asterisk next to them are set to the default notification rule.



The screenshot shows the 'Account Selection' screen. At the top, there are four tabs: 'Selection' (highlighted in blue), 'Contacts', 'Conditions', and 'Confirm'. Below the tabs is a header 'Account Selection'. The main area is divided into two columns: 'Select Account(s)' and 'Account(s) Selected'. In the 'Select Account(s)' column, there is one entry: 'Test Checking Account - xxx5678'. In the 'Account(s) Selected' column, there is no entry. Between the columns are four arrows: a right arrow, a double right arrow, a left arrow, and a double left arrow. At the bottom left, there is a note: '*Accounts with default Notification Rules'. At the bottom right, there is a 'Next' button with a right arrow.

2. Select the accounts you wish to setup notification rules for and use the arrows to move them to the **Account Selected** box.

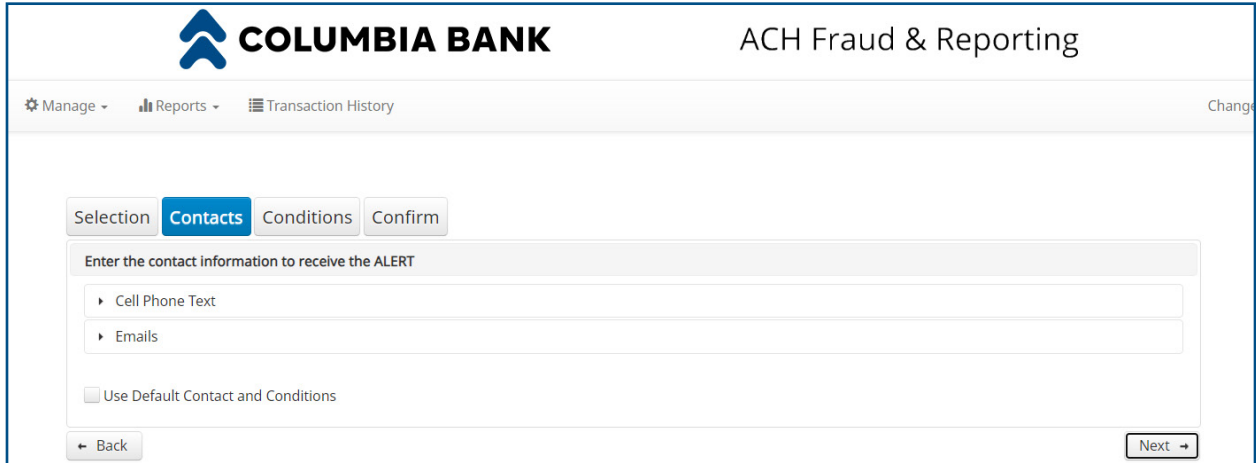


The screenshot shows the 'Account Selection' screen. At the top, there are four tabs: 'Selection' (highlighted in blue), 'Contacts', 'Conditions', and 'Confirm'. Below the tabs is a header 'Account Selection'. The main area is divided into two columns: 'Select Account(s)' and 'Account(s) Selected'. In the 'Select Account(s)' column, there is no entry. In the 'Account(s) Selected' column, there is one entry: 'Test Checking Account - xxx5678'. Between the columns are four arrows: a right arrow, a double right arrow (highlighted with a mouse cursor), a left arrow, and a double left arrow. At the bottom left, there is a note: '*Accounts with default Notification Rules'. At the bottom right, there is a 'Next' button with a right arrow.

3. Click the **Next** button.

- Set up contacts. The default contact's first and last name as well as email address will be displayed on the page. If changing to a different contact, the default contact will no longer be notified unless you also add their email as a contact.

Notifications can be setup to be received either by text or email. You can enter up to six contacts for each.

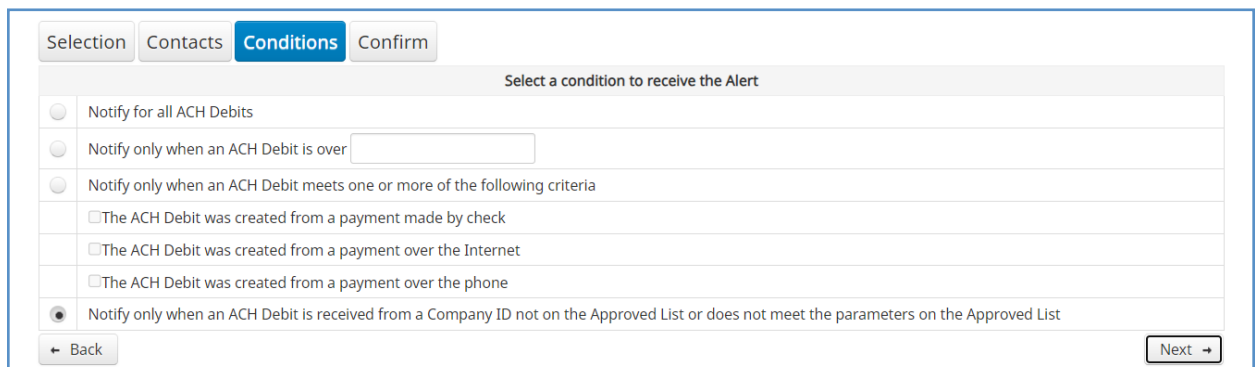


The screenshot shows the 'ACH Fraud & Reporting' interface. At the top, there is a navigation bar with 'Manage', 'Reports', and 'Transaction History' menus. Below this, there are four tabs: 'Selection', 'Contacts' (which is highlighted in blue), 'Conditions', and 'Confirm'. The main content area is titled 'Enter the contact information to receive the ALERT'. It contains two expandable sections: 'Cell Phone Text' and 'Emails'. There is also a checkbox labeled 'Use Default Contact and Conditions'. At the bottom of the form, there are 'Back' and 'Next' buttons.

- Click **Next**.

- Set up the conditions for your notifications. You can only select one of the four available categories.

- Notify for all ACH Debits
- Notify only when an ACH Debit is over a stated amount
- Notify only when an ACH Debit meets one of the checked criteria
- Notify only when an ACH Debit is received from a Company not on the Approved list or does not meet the parameters on the Approved list



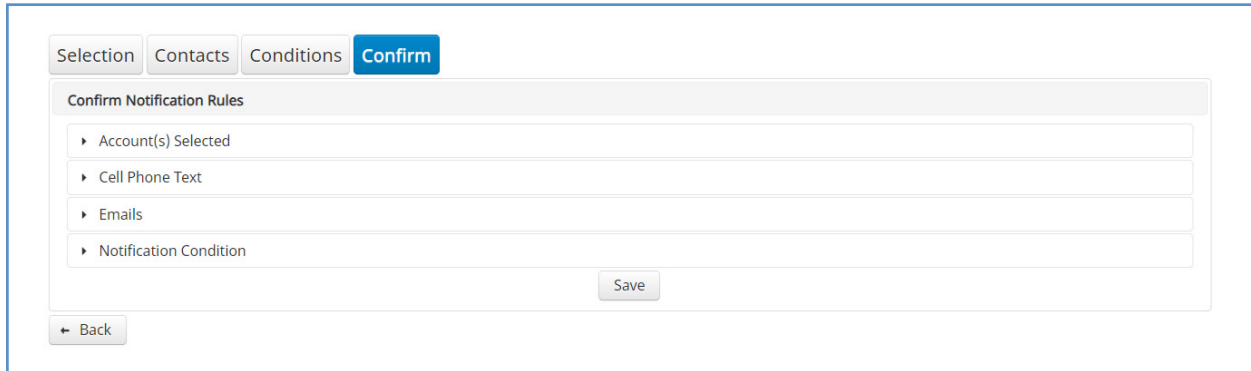
The screenshot shows the 'Conditions' step of the setup process. The 'Conditions' tab is highlighted in blue. The main content area is titled 'Select a condition to receive the Alert'. It lists four radio button options:

- Notify for all ACH Debits
- Notify only when an ACH Debit is over [input field]
- Notify only when an ACH Debit meets one or more of the following criteria
 - The ACH Debit was created from a payment made by check
 - The ACH Debit was created from a payment over the Internet
 - The ACH Debit was created from a payment over the phone
- Notify only when an ACH Debit is received from a Company ID not on the Approved List or does not meet the parameters on the Approved List

 At the bottom, there are 'Back' and 'Next' buttons.

- Click **Next**.

8. Verify the information is accurate and click **Save**.

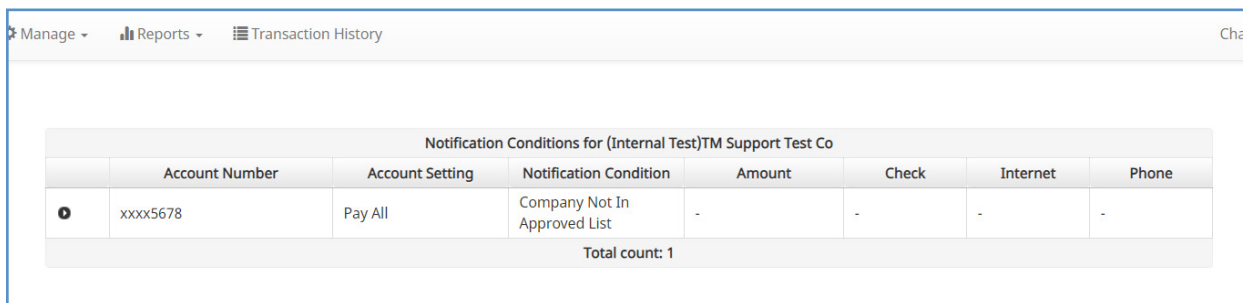


The screenshot shows a web interface with four tabs: Selection, Contacts, Conditions, and Confirm. The Confirm tab is active. Below the tabs is a section titled "Confirm Notification Rules" containing four expandable fields: Account(s) Selected, Cell Phone Text, Emails, and Notification Condition. A Save button is located at the bottom right of this section, and a Back button is at the bottom left.

Notification rules report

The Notification Rules Report provides an easy way to view the notification rules established for each account. Accessing the report requires Notification Rules Report user privileges.

Click **Reports** then **Notification Rules**. A report with the following information will display.



Notification Conditions for (Internal Test)TM Support Test Co							
	Account Number	Account Setting	Notification Condition	Amount	Check	Internet	Phone
•	xxxx5678	Pay All	Company Not In Approved List	-	-	-	-
Total count: 1							

Account Number: Last four digits of the account

Account Setting: Whether the account is set to Pay All or Return All.

Notification Condition: When contacts are set to be notified.

- **All Debits** – set to notify for all ACH Debits
- **Debits Over <Amount>** - set to notify when an ACH Debit is over a particular dollar amount
- **ACH Debits** – set to notify only when one or more criteria is met
 - If the selected criteria is that the payment was made by check, the Check column will show a Y.
 - If the selected criteria is that the payment was over the internet, the Internet column will show a Y.
 - If the selected criteria is that the payment was over the phone, the Phone column will show a Y.
- **Company No** - set to only notify when the ACH debit is received from a Company not on the Approved list or it does not meet the parameters of the Approved list

Email: Contacts' emails.

Cell Phone: Contacts' cell phone numbers.

Alerts

An email and text message will be sent to the identified contacts for every transaction in the file and for every account regardless of the number of transactions per account.

Sample Transaction Alerts

Text Message	Email
<p>Alert from Columbia: Debit (or Credit) transaction received for xxxx2307 for \$647.50. Login to online banking to review.</p>	<p>Subject: Columbia Bank ACH Positive Pay Alert</p> <p>We have received an ACH Debit (or Credit) transaction to <Account Name> on account number ending in <masked account number> for <\$Amount> from <Company Name>.</p> <p>Please log into online banking to access “ACH Fraud and Reporting” or “ACH Positive Pay” and review the transaction(s) to either approve or return them.</p> <p>Thanks for banking with us! Columbia Bank</p>

Sample Account Alerts

Text Message	Email
<p>Alert from Columbia: Debit (or Credit) transaction received for xxxx2307 for \$647.50. Login to online banking to review.</p>	<p>Subject: Columbia Bank ACH Positive Pay Alert</p> <p>We’ve received one or more ACH Debit (or Credit) transactions to your <Account Name> ending in <masked account number>.</p> <p>Please log into online banking to access “ACH Fraud and Reporting” or “ACH Positive Pay” and review the transaction(s) to either approve or return them.</p> <p>Thanks for banking with us! Columbia Bank</p>