

Commercial Advantage

Quick Reference Guide

Positive Pay (Payment Fraud Control) Check, Reverse and ACH Positive Pay

Published 06/2022

Learn more about Positive Pay, decisioning exception items, file upload, entering issues and voids, and printing lists.

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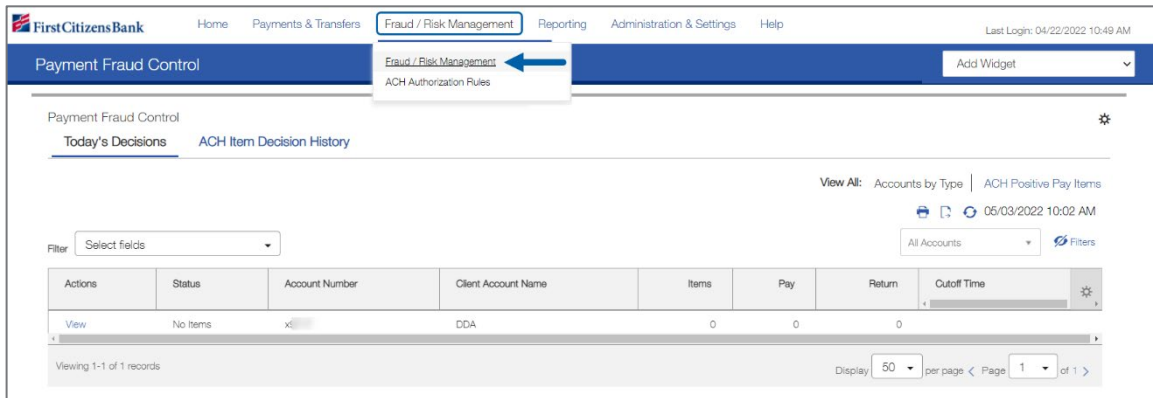
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Payment Fraud Control

Payment Fraud Control displays all accounts enabled for **Check Positive Pay**, **Reverse Positive Pay**, or **ACH Positive Pay***. Based on the details of exception items, a user can decide which items to pay or return.

To view a list of accounts with exception items,

1. From the home page, select **Fraud / Risk Management** and then select **Fraud / Risk Management**.



The Payment Fraud Control widget appears. The widget displays a line for each entitled account and lists the following information:

- Status - The status of decisions for the account.
- Account Number - The account number.
- Account Name - The name of the account.
- Items - The total number of exception items for the account.
- Pay - The total number of paid decisions made for the account.
- Return - The total number of return decisions made for the account.
- Cutoff Time - The time decisions must be submitted by.
- Type - The type of exception item. This column is not displayed by default.

Making Decisions on Exception Items

In Commercial Advantage, all exception items must be decisioned, and if applicable, approved, by the 3:30 pm ET cutoff time.

If an exception item is not decisioned, and if applicable, approved, by 3:30 pm ET, the system default decision will be applied.

- **Check Positive Pay** and **ACH Positive Pay*** - The default decision specified by the client at setup is applied to exceptions not decisioned by the 3:30 pm ET cutoff time.
- **Reverse Positive Pay** - The default decision is **Pay** if a decision is not made by the 3:30 pm ET cutoff time.

Two options are available to Decision Exception Items:

- Decisioning from Today's Decision List.

OR

- Decisioning from the Check, Reverse and ACH Positive Pay* Items Lists.

Option 1: Decisioning from Today's Decisions List

To make decisions on exception items from Today's Decisions List:

1. From the home page, select **Fraud / Risk Management** from the **Fraud / Risk Management** menu. The Payment Fraud Control widget appears.
2. Select an **account** to view exception items and click on **View**.

The Payment Fraud Control Decisioning page will open. This view will list all the exception items for each account for the current day.

First Citizens Bank

Home Payments & Transfers Fraud / Risk Management Reporting Administration & Settings Help

Payment Fraud Control Decisioning

Export Print

Account Number : 0935824712

Account Name : sk CD

Type : Check

Filter: Select fields

All Decisions Filters

<input type="checkbox"/> All	Actions	Serial No...	Paid Date	Paid Am...	Payee N...	Issue Date	Issue A...	Bank Re...	Decision	Return R...	Status	Account...	
<input type="checkbox"/>	View	1	05/19/20...	64,442.25	Patty Sm...	12/09/20...	0.00	P3	Pay and I...		Released		BON
<input type="checkbox"/>	View	2	05/19/20...	35,221.45	John Doe	12/09/20...	0.00	P4	Pay and I...		Released		BON
<input type="checkbox"/>	View	3	05/19/20...	36,660.33	Kelly Con...	12/09/20...	0.00	P3	Pay		Released		BON
<input type="checkbox"/>	View	4	05/19/20...	28,509.05	Michael...	12/09/20...	0.00	P3	Pay		Released		BON

Viewing 1-4 of 4 records

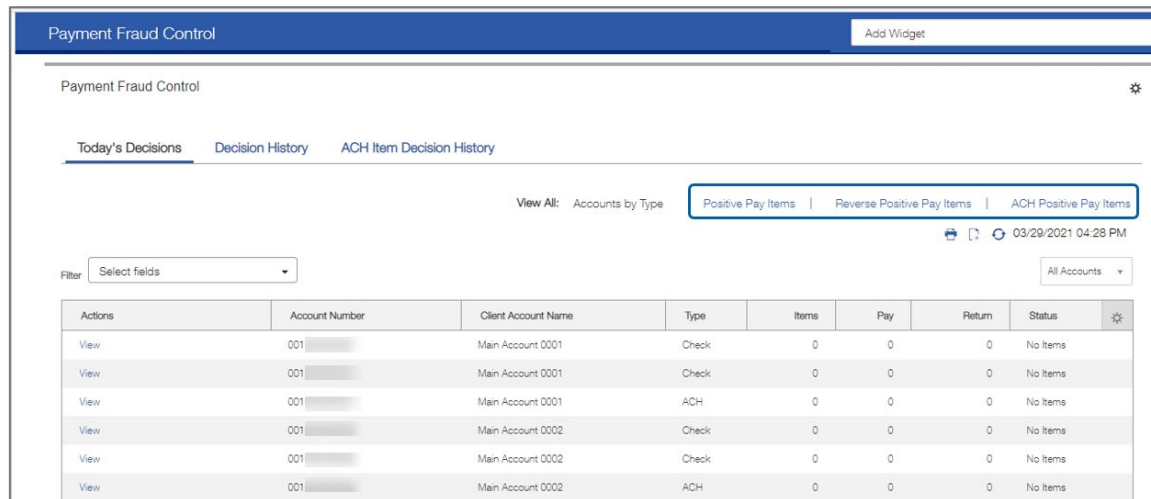
Display 10 per page Page 1 of 1

[Pay](#) [Return](#) [Approve](#) [Unapprove](#) [Cancel](#)

3. Review the exception item by clicking **View**.
4. **Check** the items in the list to decision.
5. At the bottom of the list, perform one of the following actions:
 - Click **Pay** to pay the selected item.
 - Click **Pay and Issue** to pay the item and submit check issue details to the bank.
 - Click **Return** to return the item without payment.
 - Click **Approve** to approve the item. Approves the selected decision.
 - If the selected item has **Pay and Issue** as the status, the **Pay and Issue** status will remain for the item following approval and extraction.
 - Users will be able to filter the Decision column for **Pay and Issue** status on the Positive Pay Decision History screen.
 - Click **Unapprove** to cancel the approval of an item.
 - Click **View** Checks to see any check images associated with the item.
6. After clicking one of the actions, the decisions are submitted.

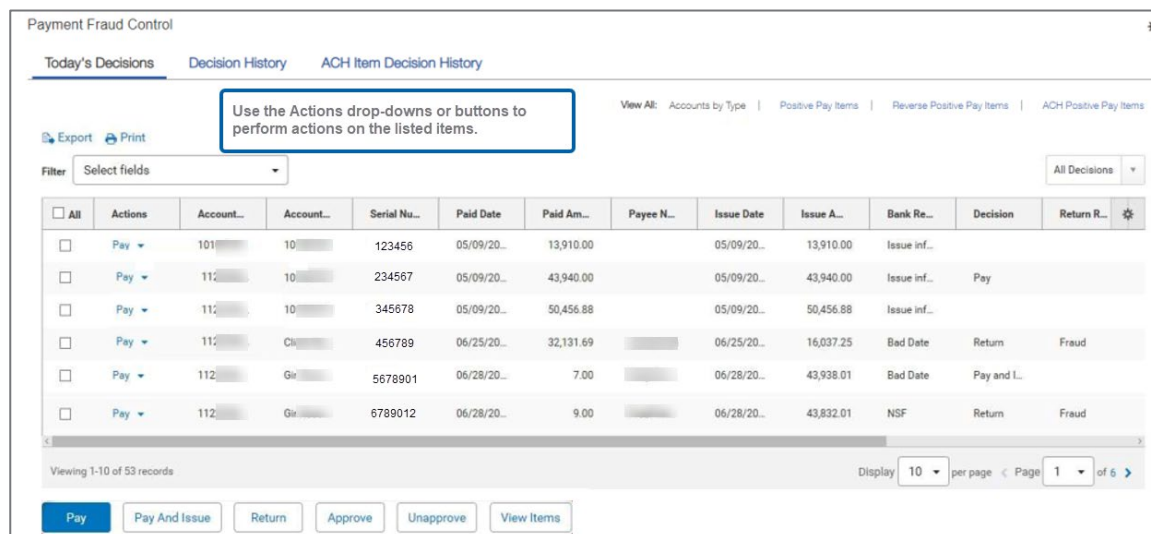
Option # 2: Decisioning from Check, Reverse and ACH Positive Pay* Items Lists

The Payment Fraud Control includes links to filter the items within the list view. Options include all **Check Positive Pay** items, **Reverse Positive Pay** items, or **ACH Positive Pay*** items.



Actions	Account Number	Client Account Name	Type	Items	Pay	Return	Status
View	001	Main Account 0001	Check	0	0	0	No Items
View	001	Main Account 0001	Check	0	0	0	No Items
View	001	Main Account 0001	ACH	0	0	0	No Items
View	001	Main Account 0002	Check	0	0	0	No Items
View	001	Main Account 0002	Check	0	0	0	No Items
View	001	Main Account 0002	ACH	0	0	0	No Items

Select the **appropriate hyperlink** to filter and view. Once selected, the associated list of items will populate. An example of Positive Pay Items is listed below.



<input type="checkbox"/> All	Actions	Account...	Account...	Serial Nu...	Paid Date	Paid Am...	Payee N...	Issue Date	Issue A...	Bank Re...	Decision	Return R...
<input type="checkbox"/>	Pay	101	10	123456	05/09/20...	13,910.00		05/09/20...	13,910.00	Issue inf...		
<input type="checkbox"/>	Pay	112	10	234567	05/09/20...	43,940.00		05/09/20...	43,940.00	Issue inf...	Pay	
<input type="checkbox"/>	Pay	112	10	345678	05/09/20...	50,456.88		05/09/20...	50,456.88	Issue inf...		
<input type="checkbox"/>	Pay	112	Ch	456789	06/25/20...	32,131.69		06/25/20...	16,037.25	Bad Date	Return	Fraud
<input type="checkbox"/>	Pay	112	Gr	5678901	06/28/20...	7.00		06/28/20...	43,938.01	Bad Date	Pay and L...	
<input type="checkbox"/>	Pay	112	Gr	6789012	06/28/20...	9.00		06/28/20...	43,832.01	NSF	Return	Fraud

Use the **Actions** drop-down or the buttons across the bottom of the screen to perform the following actions:

- Click **Pay** to pay the selected item.
- Click **Pay and Issue** to pay the item and submit check issue details to the bank.
- Click **Return** to return the item without payment.
- Click **Approve** to approve the item. Approves the selected decision.
 - If the selected item has **Pay and Issue** as the status, the **Pay and Issue** status will remain for the item following approval and extraction.
 - Users will be able to filter the **Decision** column for **Pay and Issue** status on the Positive Pay Decision History screen.
- Click **Unapprove** to cancel the approval of an item.
- Click **View Checks** to see any check images associated with the item.

The screenshot shows the 'Payment Fraud Control' interface. At the top, there are tabs for 'Today's Decisions', 'Decision History', and 'ACH Item Decision History'. Below the tabs, there are links for 'Export' and 'Print'. A text box highlights the instruction: 'Use the Actions drop-downs or buttons to perform actions on the listed items.' Below this is a 'Filter' dropdown set to 'Select fields'. The main table has columns: 'All', 'Actions', 'Account...', 'Serial Nu...', 'Paid Date', 'Paid Am...', 'Payee N...', 'Issue Date', 'Issue A...', 'Bank Re...', 'Decision', and 'Return R...'. The table contains several rows of data. At the bottom, there are buttons for 'Pay', 'Pay And Issue', 'Return', 'Approve', 'Unapprove', and 'View Items'. A text box at the bottom right indicates 'Display 10 per page Page 1 of 6'.

Approving Decisions for Exception Items (Optional)

Approving decisions for exception items is an optional feature a company administrator can enable. The following steps may not be applicable if this feature is not enabled.

Users with approval permission can approve an exception decision transaction from the Payment Fraud Control Decisions screen.

For **Check Positive Pay** and **ACH Positive Pay***: If a decision is not **made and approved** by the 3:30 pm ET cutoff time, the exception item will be assigned the default decision specified by the client.

For **Reverse Positive Pay**: The default decision is pay if a decision is not **made and approved** by the 3:30 pm ET cutoff time.

Check Issue Management

Check Issue Management is used to manage check issues and voids when a company uses **Check Positive Pay** for risk management.

After check issues and voids are approved, an issue file is sent for comparison against the checks presented to the bank for payment. Exception items are then presented for a decision on the Payment Fraud Control widget.

Note: The Check Issue Management widget is not used by **Reverse Positive Pay** clients.

1. Select **Fraud / Risk Management** from the Fraud / Risk Management menu.
2. Scroll and select the **Check Issue Management**.

The screenshot shows the 'Check Issue Management' interface. At the top, there are tabs for 'Check Issues/Voids' (selected) and 'Imported Files'. Below the tabs, there's a timestamp '01/24/2018 10:38 AM' and a row of action links: 'Add Check Issue/Void', 'Import Check Issue/Void File', 'Export', and 'Print'. A 'Filter' dropdown is set to 'Select fields'. To the right, there's a dropdown for 'All Checks Including Test Checks'. The main area contains a table with the following columns: 'All' (checkbox), 'Actions' (dropdown), 'Type', 'From Account', 'Serial Number', 'Amount', 'Date', 'Status', 'Payee Name', 'Memo', 'Entry Method', and 'Job ID'. The table lists 6 records. The first record is a 'Void' with 'From Account' 0000000002, 'Serial Number' 3188458170, 'Amount' 100.00, and 'Status' 'Entered'. The subsequent records are 'Issue' types with various serial numbers and dates (05/29/2017). At the bottom, there's a 'Viewing 1-6 of 6 records' message, a 'Display 25 per page' dropdown, a 'Page 1 of 1' indicator, and 'Approve' and 'Delete' buttons.

<input type="checkbox"/> All	Actions	Type	From Account	Serial Number	Amount	Date	Status	Payee Name	Memo	Entry Method	Job ID
<input type="checkbox"/>	View	Void	0000000002	3188458170	100.00		Entered			Manual	
<input type="checkbox"/>	View	Issue	0000000002	4221519595	150.00	05/29/2017	Entered			Manual	
<input type="checkbox"/>	View	Issue	0000000001	8255247639	100.00	05/29/2017	Entered			Manual	
<input type="checkbox"/>	View	Void	0000000001	4607238418	100.00		Entered			Manual	
<input type="checkbox"/>	View	Issue	0000000002	3990335516	150.00	05/29/2017	Entered			Manual	
<input type="checkbox"/>	View	Issue	0000000001	7583206532	100.00	05/29/2017	Entered			Manual	

The Check Issues/Voids lists the following information for each item:

- **Type** - Either issue or void.
- **Status**
- **From Account**
- **Serial Number**
- **Amount** - Amount of the check.
- **Date** - Date of the issue or void.
- **Payee Name**
- **Memo**
- **Entry Method** - Whether entered manually or imported.
- **Account Name** - Name of the account the check was issued on.
- **Reject Reason** - Reason the item was rejected. The value is based on a reject code contained in a disposition file sent from the bank.

Click **View** in the **Actions** column to view details of a check issue or void.

Note: If the check issue or void was imported from a file, click on the link in the **Job ID** column to view other items imported in the file.

Printing the Check Issue Management List

When printing from Check Issue Management, users have the option of printing all or printing selected items from the list.

To print selected items:

1. In the list view, **select the items** to print and click on **Print**.
2. In the **Print Options** window, click the **Selected Items** radio button and then click **Print**.

A screenshot of a 'Print Options' dialog box. The title bar is grey with a close button (X) on the right. The main area is white. At the top, it says 'Number of selected items: 0'. Below that is the section 'Include' with two radio buttons: 'All items' (which is selected) and 'Selected items' (which is unselected). At the bottom, there are two buttons: 'Print' (in blue) and 'Cancel' (in white with a blue border).

Viewing Imported Files

To view a list of imported check issues and void files:

1. Click the **Imported Files** link.
2. Click **View** in the **Actions** column to view a list of check issues in the imported file.

The screen displays the number of check issues and voids in the file. The following information for each item listed:

- File ID
- Import Date
- Status
- # Items
- Total Amount
- Issues
- Total Issue Amount
- # Voids
- Total Void Amount
- # Stops
- Total Stop Amount
- # Cancels
- Total Cancel Amount

Printing from the Imported Files List

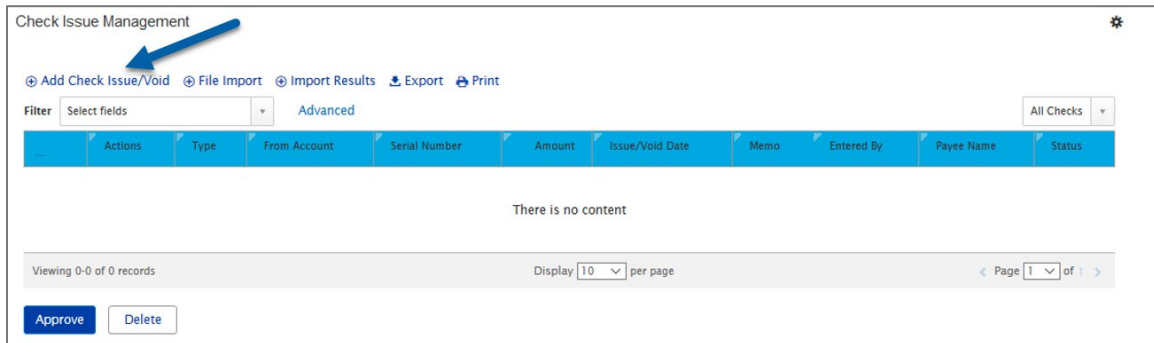
Users can print all or print selected items from the Imported Files list. Follow the instructions listed above, under [Printing the Check Issue Management List](#).

Creating Check Issues and Voids

Check issues and voids are created from the Check Issue Management widget. Check issues and voids can also be imported. See [Import a Check Issue/Void](#) for more information.

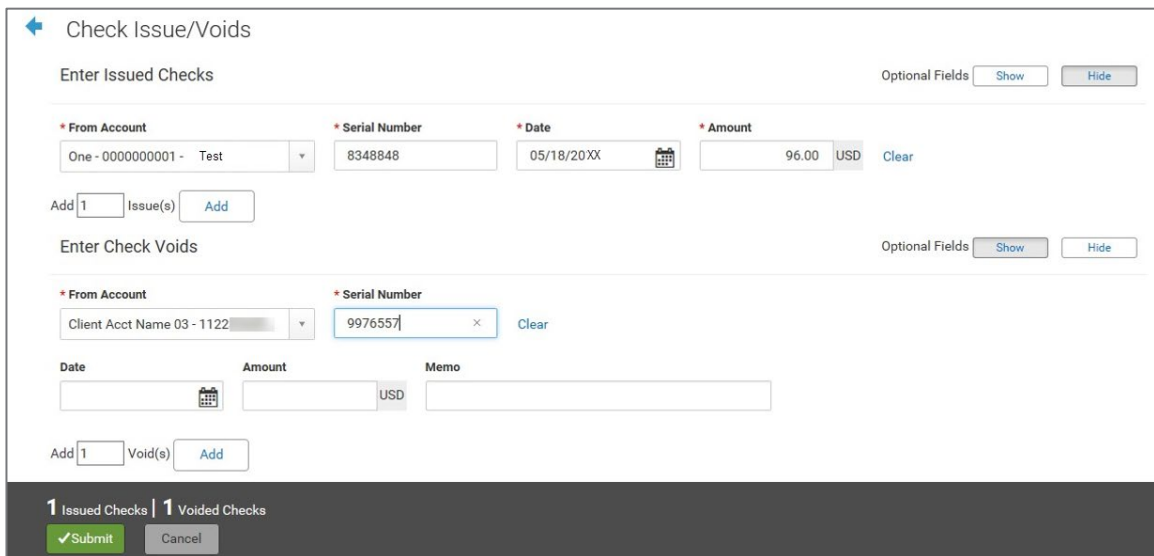
To create a check issue or void:

1. From the home page, select **Fraud / Risk Management** from the **Fraud / Risk Management** menu and navigate to the **Check Issue Management**.
2. Click **Add Check Issue/Void**.



The screenshot shows the 'Check Issue Management' widget. At the top, there's a title bar with a star icon. Below it, a navigation bar contains links: 'Add Check Issue/Void' (highlighted with a blue arrow), 'File Import', 'Import Results', 'Export', and 'Print'. A 'Filter' dropdown is set to 'Select fields', and an 'Advanced' link is next to it. On the right, there's a 'All Checks' dropdown. Below the navigation bar is a table header with columns: 'Actions', 'Type', 'From Account', 'Serial Number', 'Amount', 'Issue/Void Date', 'Memo', 'Entered By', 'Payee Name', and 'Status'. The table body is empty, with the text 'There is no content' in the center. At the bottom, there's a status bar showing 'Viewing 0-0 of 0 records', a 'Display 10 per page' dropdown, and a 'Page 1 of 1' indicator. Two buttons, 'Approve' and 'Delete', are at the bottom left.

The Check Issue/Voids widget appears.



The screenshot shows the 'Check Issue/Voids' widget. It has a title bar with a back arrow and the title 'Check Issue/Voids'. Below the title bar, there's a section for 'Enter Issued Checks' with a 'Optional Fields' dropdown (set to 'Show'). This section contains four input fields: 'From Account' (with a dropdown menu showing 'One - 0000000001 - Test'), 'Serial Number' (with the value '8348848'), 'Date' (with the value '05/18/20XX' and a calendar icon), and 'Amount' (with the value '96.00' and a currency dropdown set to 'USD'). There's a 'Clear' button next to the amount field. Below these fields is an 'Add' button with a '1' in a box and the text 'Issue(s)'. The 'Enter Check Voids' section has a similar layout with 'Optional Fields' set to 'Show'. It includes 'From Account' (dropdown showing 'Client Acct Name 03 - 1122'), 'Serial Number' (input field with '9976557' and a 'Clear' button), 'Date' (input field with a calendar icon), 'Amount' (input field with a currency dropdown set to 'USD'), and 'Memo' (input field). There's an 'Add' button with a '1' in a box and the text 'Void(s)'. At the bottom, there's a dark grey bar with '1 Issued Checks' and '1 Voided Checks' counts, and two buttons: 'Submit' (with a checkmark) and 'Cancel'.

Entering Check Issues

In the **Enter Issued Checks** section,

1. Use the drop-down to select the **from account**.
2. Enter the **serial number** of the check issued.
3. Use the **calendar icon** to select an issue/void date.
4. Enter an **amount**.
5. If necessary, enter a **payee name**. Payee Name is a required field for clients using Payee Positive Pay.
6. Enter a memo if desired. (Optional)
7. To enter additional check issues, enter the number of checks and then click **Add**. Proceed as instructed in Steps 1 through 6.
8. Click **Save**.

The issue(s) appear on the Check Issue Management widget.

Notes:

- The **Show** button displays additional fields. Some fields may be required for Payee Positive Pay.
- Click **Hide** to hide the optional fields.

Entering Voids

In the **Enter Check Voids** section,

1. Use the drop-down to select the **from account**.
2. Enter the **serial number** of the check to void.
3. Use the **calendar icon** to select an issue/void date.
4. Enter an **amount**.
5. Enter a memo if desired. (Optional)
6. To enter additional voids, enter the number of voided checks and then click **Add**. Proceed as instructed in Steps 1 through 5.
7. Click **Save**.

The void(s) appear on the Check Issue Management widget.

Note: Check issues and voids must be approved before they are included in the issue file sent to the bank.

Approving Check Issues and Voids

Check issues or voids are approved from the Check Issue Management widget.

Positive Pay Checks Issued Through Bill Pay

To fully protect accounts, Bill Pay check information must be included in Positive Pay.

Adding Bill Pay checks to Positive Pay is time sensitive. If a Bill Pay check is negotiated before the bill pay check is added to Positive Pay, it will generate a Positive Pay exception. This could delay the bill payment.

To locate Bill Pay check information upon creating a bill payment:

1. Access Bill Pay Services via Online Banking.
2. Create a payment and the check number will immediately display.

To locate Bill Pay check information after creating a bill payment:

1. Access Bill Pay Services via Online Banking.
2. Select Payments and then Scheduled Payments.
3. Select **View Details** to determine the check number.

To add Bill Pay check information into Positive Pay:

1. Within Commercial Advantage, select the **Fraud / Risk Management**.
2. Scroll to and select the **Check Issue Management** Widget.
3. Select Add Check Issue/Void.
4. Choose the **account** from the drop-down list and enter the **check #, date, amount, and payee name** (if applicable).

If the Payee Name field is not visible, click **Show Optional Fields** at the top right to expand the template.

5. In the add box, enter the remaining number of issues, and click the **Add** button. This will add the appropriate number of templates for the checks remaining. Repeat the process above with each Bill Pay.

Import a Check Issue/Void

The Fraud / Risk Management module allows a user to import check issues and voids from a file. For the file format, see the [Check Issue Void Import File Format](#) table in this guide.

After an imported check issue and voids file is approved, it is included in the issue file sent to the bank.

To import a check issue file:

1. From the home page, select **Fraud / Risk Management** from the **Fraud / Risk Management** menu. Then select **Check Issue Management**.
2. **Select Import Check Issue/Void File.**
3. The system displays the File Import screen. Select the **file format** to be used.
4. Browse for and **select** a file to import.
5. Click **File Import**. A message appears indicating the file has been queued for import. The Imported Files tab of the Check Issue Management widget appears and the status of the file is displayed.
6. The imported check issue file must be approved from this screen. In the **Actions** column, select **View** to review the individual items in the import file before approval.

File Import

Format Section

	Format Name	Description	Payment Method	Payment Type	Owner
<input type="radio"/>	CheckDelim		Check	Import Check Issue/Void	Client
<input checked="" type="radio"/>	Comma Delimited	Bank Defined Check Issue Format	Check	Import Check Issue/Void	System
<input type="radio"/>	Fixed Width	Bank Defined Check Issue Format	Check	Import Check Issue/Void	System

Viewing 1-3 of 3 records

Display 10 per page < Page 1 of 1 >

File Section

Select Import File, *

No file selected.

Actions

Notes:

- Check the **Load the file in test mode** box to test load and validate the file before officially importing the file. This will let the user to verify the data populated correctly in the system. Test mode segments test files from active, production files.
- Totals shown in various application lists (payments, templates, etc.) will exclude items loaded from test files.
- Reports will exclude data loaded from test files.
- The status of files imported in test mode will be appended with test xxx. For example, test entered, test approved, etc.
- Records created as test are only eligible for the view and delete action.
- Test file imports will not be auto approved regardless of the user's permissions.
- Alerts, fraud requests, MFA checks, limit checks, and balance checks will not be triggered for test file imports.
- Payments, templates, beneficiaries, and check issues/voids created through the test files will be periodically deleted on an interval determined by the bank. All supporting data is deleted as well.

Check Issue Void/Import File Format

Files can be prepared using one of two standard format options: Fixed Field or Comma-Delimited (*.csv). **The Preferred format is Fixed Field.**

See the [Positive Pay File Specifications Quick Reference Guide \(PDF\)](#) for the standard bank-defined file layouts. Custom check issues/voids import maps are also an option.

Approving an Import File

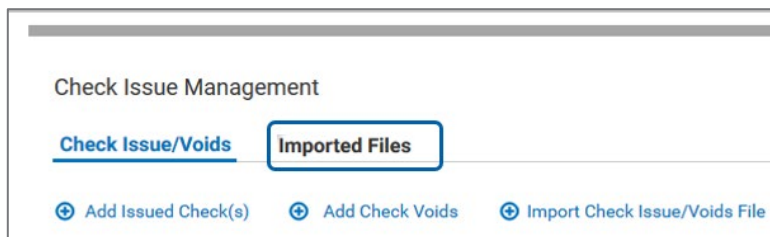
If a file was imported successfully, you can approve it.

Notes:

- Approving or deleting an imported check issues/voids file approves or deletes all records in the file.
- If an item in a file is either approved or deleted, then the entire file may not be approved or deleted from the **Imported Files** tab.

To approve an import file:

1. Select **Fraud / Risk Management** from the **Fraud / Risk Management** menu and scroll to the bottom of the screen.
2. Click **Imported Files**.



3. Click **View** to review details of the imported file before approval.
4. To approve the file, click **Approve**.

ACH Authorization Rules

To prevent fraudulent electronic transactions, users need the ability to return any unauthorized ACH (Automated Clearing House) transactions. Within ACH Authorization Rules, a user can create a series of exception rules based the payment originator. Permissioned users can create these rules when First Citizens presents a payment exception or, as a preventative measure, even before an exception occurs.

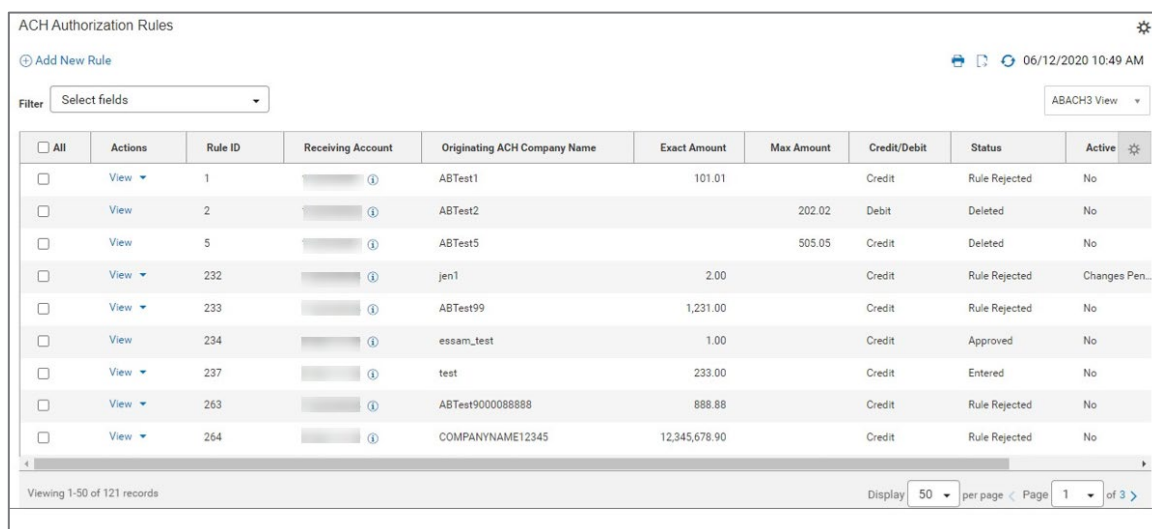
The rules added to the system must be approved. Once approved, the rules are transmitted to the Bank, evaluated, and confirmed, if they meet bank criteria. These are transmitted to Commercial Advantage and appear in the ACH Authorization Rules widget for future use.

Rules are used to filter incoming ACH transactions. Only transactions that do not match an authorization rule will be presented in the Electronic Items list view.

For users entitled to ACH Authorization Rules, by default, the widget appears in the Payment Fraud Control workspace, below the Payment Fraud Control widget.

To access ACH Authorization Rules:

1. Select **Fraud / Risk Management** from the **Fraud / Risk Management** menu.
2. Scroll to and select the **ACH Authorization Rules**.



ACH Authorization Rules

⊕ Add New Rule

Filter: Select fields

ABACH3 View

<input type="checkbox"/> All	Actions	Rule ID	Receiving Account	Originating ACH Company Name	Exact Amount	Max Amount	Credit/Debit	Status	Active
<input type="checkbox"/>	View	1	██████████	ABTest1	101.01		Credit	Rule Rejected	No
<input type="checkbox"/>	View	2	██████████	ABTest2		202.02	Debit	Deleted	No
<input type="checkbox"/>	View	5	██████████	ABTest5		505.05	Credit	Deleted	No
<input type="checkbox"/>	View	232	██████████	jen1	2.00		Credit	Rule Rejected	Changes Pen...
<input type="checkbox"/>	View	233	██████████	ABTest99	1,231.00		Credit	Rule Rejected	No
<input type="checkbox"/>	View	234	██████████	essam_test	1.00		Credit	Approved	No
<input type="checkbox"/>	View	237	██████████	test	233.00		Credit	Entered	No
<input type="checkbox"/>	View	263	██████████	ABTest900088888	888.88		Credit	Rule Rejected	No
<input type="checkbox"/>	View	264	██████████	COMPANYNAME12345	12,345,678.90		Credit	Rule Rejected	No

Viewing 1-50 of 121 records

Display 50 per page Page 1 of 3

The ACH Authorization Rules widget lists the following information for each rule:

Rule Name	Description
Rule ID	Unique identifier of the rule.
Receiving Account	Account receiving payment.
Origination ACH Company Name	ACH company name of payment originator.
Exact Amount	Exact payment amount, if applicable.
Maximum Amount	Maximum payment amount, if applicable.
Credit/Debit	Debit or credit payment.
Active	Bank confirmed and available to apply.
End Date	The end date for application of the rule.
Last Modified	Date and time when last modified.
Modified By	User who modified the rule.
Originating ACH Company ID	ID of the ACH company that is payment originator.
Receiving Account Name	Name of the account receiving payment.
Status	Status of the rule (Bank Confirmed, Rule Rejected, Rule Failed, Deleted, etc.).
Start Date	Date that the rule goes into effect.
Last Action Time	Date and time of the last action taken on the rule.
End Cycle	Number of transactions before the rule goes out of effect.
Receiving Account Name	Name of the account receiving payment.

Adding a new ACH Authorization Rule

To add a new ACH authorization rule:

1. From the home page, select **Fraud / Risk Management** from the **Fraud / Risk Management** menu.
2. Scroll to and select the **ACH Authorization Rules**.
3. Click **Add New Rule**.

The screenshot shows the 'New ACH Authorization Rule' form. The top navigation bar includes 'First Citizens Bank' and links for 'Home', 'Payments & Transfers', 'Fraud / Risk Management', 'Reporting', 'Administration & Settings', and 'Help'. The form title is 'New ACH Authorization Rule'. The 'Transaction Information' section contains: 'Receiving Account' (dropdown), 'Originating ACH Company Name' (text field), 'Originating ACH Company ID' (text field), 'Credit/Debit' (dropdown), 'Amount' (text field), 'USD' (currency), and radio buttons for 'Exact' (selected) and 'Maximum'. The 'Rule Parameters' section contains: 'Start Date' (calendar icon, showing 06/05/2021) and 'Ends' (radio buttons for 'Upon further notice' (selected), 'After ___ occurrences', and 'End by selected date'). At the bottom are 'Submit' and 'Cancel' buttons.

4. Use the **Receiving Account** drop-down menu to select the account of the payment originator.
5. Enter the originating **ACH Company Name** and **ID**.
6. Use the **Credit/Debit** drop-down menu to select the type of payment, either credit or debit.
7. Enter the payment **Amount**.
8. Click the appropriate radio button:
 - **Exact** if the entered amount is an exact amount.
 - **Maximum** if the amount is a maximum that must not be exceeded in payments to the originator.
9. In the Rule Parameters section, use the calendar icon to select a **Start Date** on which the rule will take effect.
10. In the **Ends** section, select the appropriate radio button:
 - **Upon further notice** – Rule will continue until modified to expire on a later date.
 - **After ___ occurrences** – When selected, the rule will expire after a set number of occurrences (payment transactions). Select and then enter the number of occurrences.
 - **End by selected date** – When selected, the rule is set to expire on a specific date. Select and then use the calendar icon to **select** a date.
11. Click on **Submit** to save.

ACH Positive Pay Items: Pay and Create Rule

For users with permission to create and maintain ACH Authorization Rules, items in the ACH Positive Pay items list will offer an additional decisioning option: Pay and Create Rule. This option will allow the user to pay the exception item and create an ACH Authorization Rule at the same time.

From the home page, select Fraud / Risk Management from the Fraud / Risk Management menu.

1. Select an account to view exception items. The **Payment Fraud Control Decisioning** window will open.
2. From **Actions** drop-down menu for the exception item, select **Pay and Create Rule**.

A system message will display indicating the item has been decided for payment.

The screenshot shows the 'Payment Fraud Control' window with tabs for 'Today's Decisions', 'Decision History', and 'ACH Item Decision History'. The 'ACH Item Decision History' tab is active. A filter dropdown is set to 'Select fields'. A table lists three items with columns: Account N..., Decision..., Originating ACH Compan..., Originating ACH Company N..., Deci..., Exact Amo..., Credit/D..., and Transactions. The 'Actions' dropdown for the first item is open, showing options: Pay, Pay and Create Rule (highlighted), Return, Approve, and View. At the bottom, there are buttons for Pay, Return, Approve, and Unapprove.

	Account N...	Decision...	Originating ACH Compan...	Originating ACH Company N...	Deci...	Exact Amo...	Credit/D...	Transactions
<input type="checkbox"/>	EPP Acct 118	06/19/2020	Bottomline	COMPANYNAME12345	Pay	12,345,678.90	Credit	Invalid T
<input type="checkbox"/>	EPP Acct 119	06/12/2020	Bottomline	COMPANYNAME12345	Pay	12,345,678.90	Credit	Invalid T
<input type="checkbox"/>	EPP Acct 119	06/12/2020	Bottomline	COMPANYNAME12345	Pay	12,345,678.90	Credit	Invalid T

The New ACH Authorization Rule screen will automatically open, allowing the user to create a new ACH authorization rule associated with the original transaction.

Complete all required fields for creating a new ACH Authorization Rule. Click on **Submit** to save.

The screenshot shows the 'New ACH Authorization Rule' screen. A green banner at the top indicates '1 Decision For Payment' and 'The item has been decided for payment.' The form contains two main sections: 'Transaction Information' and 'Rule Parameters'. In the 'Transaction Information' section, there are fields for 'Receiving Account' (EPP Acct 118), 'Originating ACH Company Name' (COMPANYNAME12345), 'Originating ACH Company ID' (Bottomline), 'Credit/Debit' (Credit), and 'Amount' (12,345,678.90 USD). In the 'Rule Parameters' section, there are fields for 'Start Date' (06/23/2020) and 'Ends' (Upon further notice). A blue box highlights the instruction: 'Complete the information (Amount and Rule Parameters) to create a new authorization rule.' At the bottom, there are 'Submit' and 'Cancel' buttons.

Transaction Information

* Receiving Account: EPP Acct 118 - [dropdown]
* Originating ACH Company Name: COMPANYNAME12345
* Originating ACH Company ID: Bottomline
* Credit/Debit: Credit
* Amount: 12,345,678.90 USD (Exact selected, Maximum unselected)

Rule Parameters

* Start Date: 06/23/2020
* Ends: ☒ Upon further notice
☐ After [] occurrences
☐ End by selected date []

Viewing an ACH Authorization Rule

To view an existing ACH authorization rule:

1. From the home page, select **Fraud / Risk Management** from the **Fraud / Risk Management** menu.
2. Scroll to and select **ACH Authorization Rules**.
3. Located the appropriate rule in the list. From the Actions drop-down menu, select **View**.
4. To view the history of the selected rule, including any actions taken on it, click the arrow ➤ next to Rule History Details.

←

View ACH Authorization Rule

Rule Summary

Status

Deleted

Modified on

03/15/2021 04:17 PM

Last Approved On

03/15/2021 04:17 PM

Bank Confirmed

03/15/2021 04:17 PM

Transaction Information

Receiving Account

Originating ACH Company Name

Originating ACH Company ID

Credit/Debit

Credit

Amount

10,000.00 USD

Maximum

Rule Parameters

* Start Date

03/16/2021

* Ends

☒ Upon further notice

☐ After occurrences

☐ End by selected date

Rule History Details

Timestamp	Action Mode	Company	User	User Name	Details	
03/15/2021 16:17:20	Bank Confirmed	ABCDEF	JOHN	JOHN		
03/15/2021 16:17:19	Approve	ABCDEF	JOHN	JOHN		
03/15/2021 16:17:19	Modify	ABCDEF	JOHN	JOHN	Bank confirmed status set to	
03/03/2021 13:22:19	Bank Confirmed	ABCDEF	JOHN	JOHN		
03/03/2021 13:22:18	Approve	ABCDEF	JOHN	JOHN		
03/03/2021 13:22:18	Modify	ABCDEF	JOHN	JOHN	Bank confirmed status set to	

Viewing 1-6 of 6 records

Display

25

 per page < Page

1

 of 1 >

Modifying an ACH Authorization Rule

To modify an existing ACH Authorization rule:

1. From the home page, select **Fraud / Risk Management** from the **Fraud / Risk Management** menu.
2. Scroll to and select the **ACH Authorization Rules**.
3. Locate the appropriate rule in the list. From the Actions drop-down menu, select **Modify**.
4. Make any needed changes to the amount and start/end dates of the rule.
5. Click **Submit** to save.

Deleting an ACH Authorization Rule

To delete an existing ACH Authorization rule:

1. From the home page, select **Fraud / Risk Management** from the **Fraud / Risk Management** menu.
2. Scroll to the ACH Authorization Rules.
3. Select the appropriate rule in the list. From the **Actions** drop-down menu, select **Delete**.
4. In the **Confirm Delete** pop-up message, click **Yes**.

The rule will remain in the list and is placed in a deleted status.

Fraud Alerts

Positive Pay Alerts ensure users are notified when exception items are loaded and require decisioning for ACH Positive Pay, Check Positive Pay, and Reverse Check Positive Pay services.

The Bank recommends creating the following alerts in Commercial Advantage. When applicable, set alerts for certain times to ensure action can be taken. Refer to the chart below for Bank recommendations.

See the [Alerts Quick Reference Guide \(PDF\)](#) for instructions on how to setup Positive Pay Alerts.

Related to Product	Alert Group	Alert Type	Example Action Time	Example Alert Time
ACH Positive Pay	Risk Management	ACH Positive Pay Cutoff Time is Approaching.	Check exception received and Cutoff Time is 3:30 pm ET.	Select Recipients and Account Numbers setup with the Positive Pay service.
ACH Positive Pay	Risk Management	ACH Positive Pay Suspect Items.	Check exception received and Cutoff Time is 3:30 pm ET.	Select Recipients and Account Numbers setup with the Positive Pay service.
ACH Positive Pay	Risk Management	ACH Positive Pay Decision Pending Approval.	Check exception decision pending approval and Cutoff Time is 3:30 pm ET.	Set alert for 2:30 pm ET.
ACH Positive Pay	Risk Management	ACH Positive Pay No Suspect Items.	Check exception received and Cutoff Time is 3:30 pm ET.	Select Recipients and Account Numbers setup with the Positive Pay service.
Check Positive Pay	Check Management	Positive Pay Suspect Item Alert.	Check exception received and Cutoff Time is 3:30 pm ET.	Select Recipients and Account Numbers setup with the Positive Pay service.
Check Positive Pay	Check Management	Positive Pay Cutoff Time is Approaching.	Check exception received and Cutoff Time is 3:30 pm ET.	Select Recipients and Account Numbers setup with the Check Positive Pay service.
Check Positive Pay	Check Management	Positive Pay Decision Pending Approval.	Check exception decision pending approval and cutoff time is 3:30 pm ET.	Set alert for 2:30 pm ET.
Check Positive Pay	Check Management	Positive Pay No Suspect Items.	Check exception received and Cutoff Time is 3:30 pm ET.	Select Recipients and Account Numbers setup with the Check Positive Pay service.

Related to Product	Alert Group	Alert Type	Example Action Time	Example Alert Time
Reverse Check Positive Pay	Check Management	Reverse Positive Pay Cutoff Time is Approaching.	Check exception received and Cutoff Time is 3:30 pm ET.	Select Recipients and Account Numbers setup with the Reverse Positive Pay service.
Reverse Check Positive Pay	Check Management	Reverse Positive Pay Paid Item Alert.	Check exception received and Cutoff Time is 3:30 pm ET.	Select Recipients and Account Numbers setup with the Reverse Positive Pay service.
Reverse Check Positive Pay	Check Management	Reverse Positive Pay Decision Pending Approval.	Reverse Positive Pay decision pending approval and cutoff time is 3:30 pm ET.	Set alert for 2:30 pm ET.
Reverse Check Positive Pay	Check Management	Reverse Positive Pay No Paid Items.	Reverse Positive Pay decision pending approval and cutoff time is 3:30 pm ET.	Select Recipients and Account Numbers setup with the Reverse Positive Pay service.

Other Useful Resources

- [Alerts Quick Reference Guide \(PDF\)](#)
- [Positive Pay File Specifications \(PDF\)](#)