



COMMERCIAL ADVANTAGE

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

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Member FDIC



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Overview

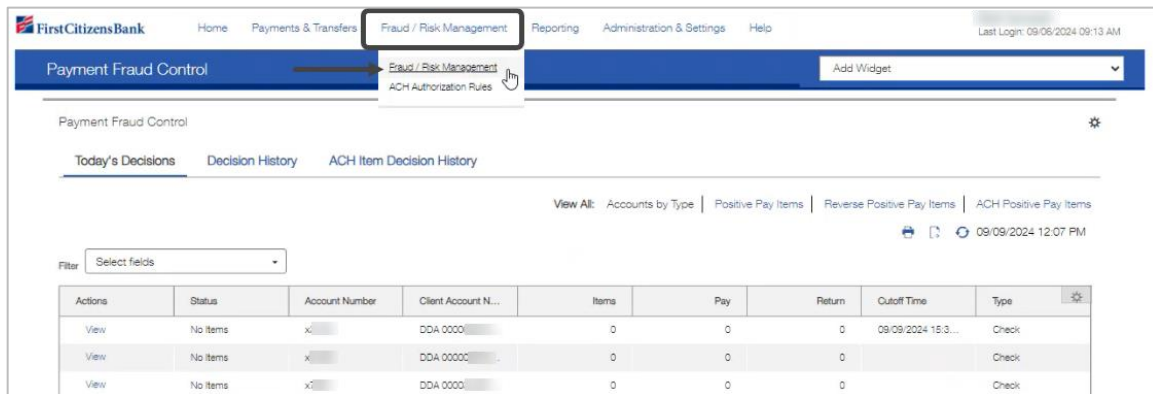
Learn more about Positive Pay, decisioning exception items, file upload, entering issues and voids, and printing lists.

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,

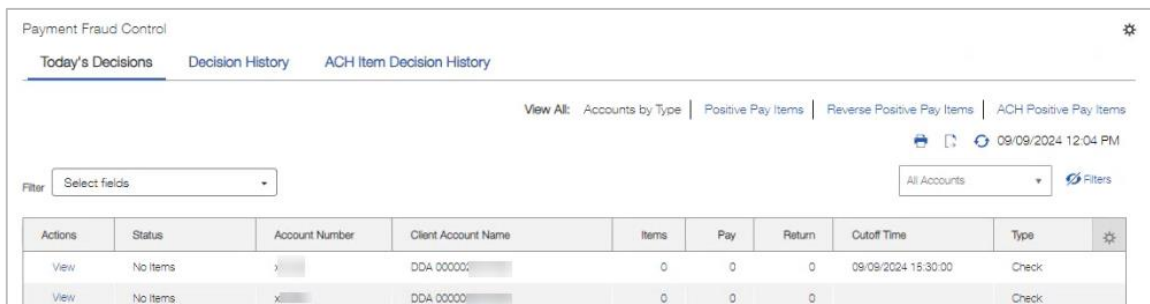
1. From the home page, select **Fraud / Risk Management** and then select **Fraud / Risk Management**.



Actions	Status	Account Number	Client Account Name	Items	Pay	Return	Cutoff Time	Type
View	No Items	x1234567890	DDA 000001234	0	0	0	09/09/2024 15:30:00	Check
View	No Items	x1234567890	DDA 000001234	0	0	0		Check
View	No Items	x1234567890	DDA 000001234	0	0	0		Check

2. 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.
- **Client 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.



Actions	Status	Account Number	Client Account Name	Items	Pay	Return	Cutoff Time	Type
View	No Items	x1234567890	DDA 000001234	0	0	0	09/09/2024 15:30:00	Check
View	No Items	x1234567890	DDA 000001234	0	0	0		Check

Making Decisions on Exception Items

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

If an exception item is not decisioned, and if applicable, approved, by 3:30 p.m. 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 decided by the 3:30 p.m. ET cutoff time.
- **Reverse Positive Pay** - The default decision is **Pay** if a decision is not made by the 3:30 p.m. 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.

[Home](#)
[Payments & Transfers](#)
[Fraud / Risk Management](#)
[Reporting](#)
[Administration & Settings](#)
[Help](#)

Last Login: 09/06/2024 09:13 AM

←
Payment Fraud Control Decisioning

Account Number : x
Account Name : DDA 000
Type : Electronic

Filter
Select fields

All Decisions
Filters

<input type="checkbox"/> All	Actions	Account Number	Decision Date	Originating ACH Company ID	Originating ACH Company Name	Decision	Exact Amount	Credit/Debit	Transaction Code Class	EEB/C
<input type="checkbox"/>	Pay	x		000	EPAYMENT	No Decision	169,846.60	Debit	DDA	
<input type="checkbox"/>	Pay				DEPT REVENUE	No Decision	1,963.18	Debit	DDA	
<input type="checkbox"/>	Pay				CREDIT CRD	No Decision	178.00	Debit	DDA	
<input type="checkbox"/>	Pay	x		000	ACH	No Decision	1,066.08	Debit	DDA	

Pay and Create Rule

Return

View

Pay

Return

Approve

Unapprove

Cancel

Viewing 1-5 of 5 records

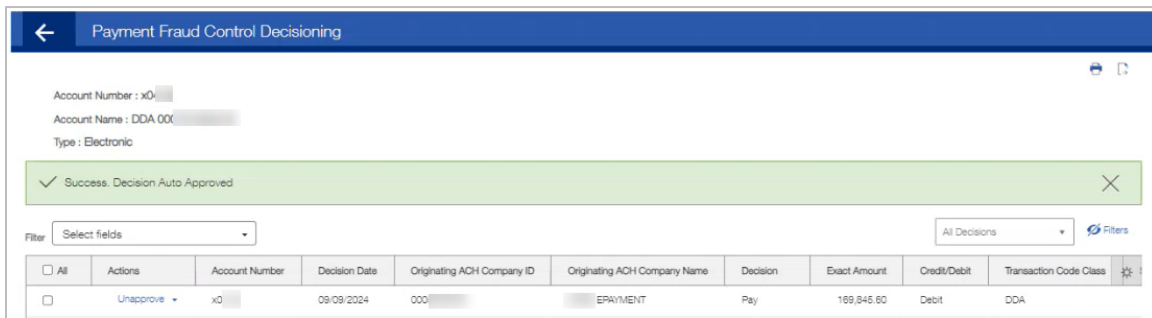
Display
50
per page
Page
1
of 1

3. Review the exception item by using the drop-down next to **Pay**, then select **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. Approve 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.



Payment Fraud Control Decisioning

Account Number : x00000000000000000000
Account Name : DDA 00000000000000000000
Type : Electronic

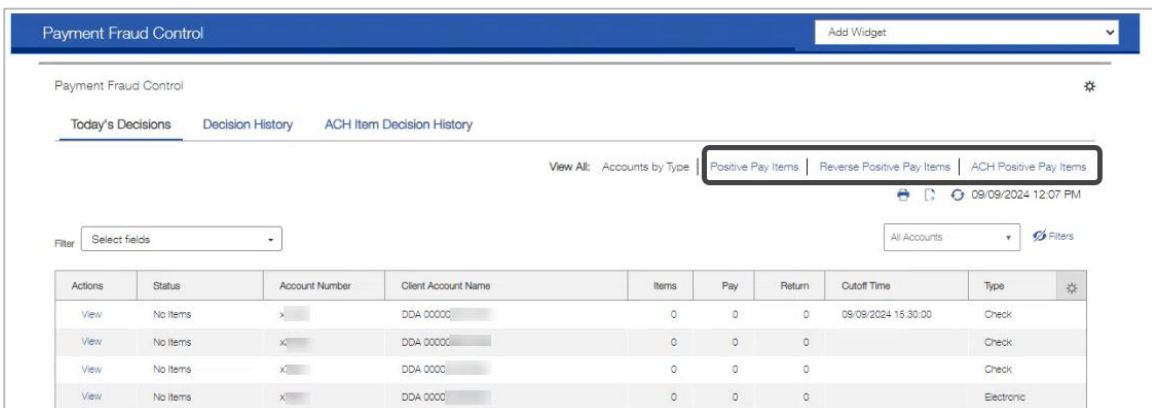
✓ Success. Decision Auto Approved

Filter: Select fields

	Actions	Account Number	Decision Date	Originating ACH Company ID	Originating ACH Company Name	Decision	Exact Amount	Credit/Debit	Transaction Code Class
<input type="checkbox"/>	Unapprove	x00000000000000000000	09/09/2024	00000000000000000000	EPAYMENT	Pay	169,845.60	Debit	DDA

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

1. 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.



Payment Fraud Control

Payment Fraud Control

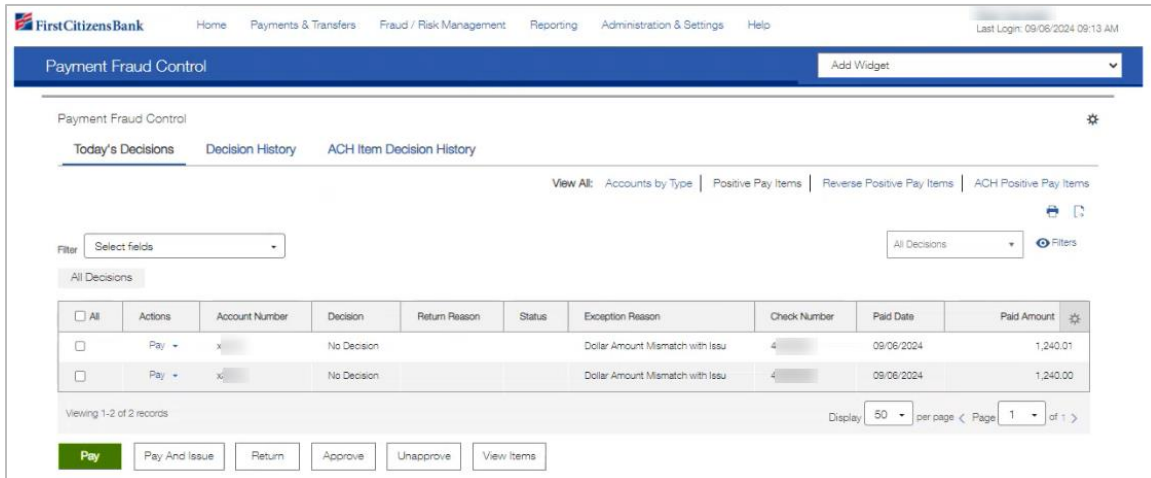
Today's Decisions | Decision History | ACH Item Decision History

View All: Accounts by Type | Positive Pay Items | Reverse Positive Pay Items | ACH Positive Pay Items

Filter: Select fields

Actions	Status	Account Number	Client Account Name	Items	Pay	Return	Cutoff Time	Type
View	No Items	x00000000000000000000	DDA 00000000000000000000	0	0	0	09/09/2024 15:30:00	Check
View	No Items	x00000000000000000000	DDA 00000000000000000000	0	0	0		Check
View	No Items	x00000000000000000000	DDA 00000000000000000000	0	0	0		Check
View	No Items	x00000000000000000000	DDA 00000000000000000000	0	0	0		Electronic

- 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.



Payment Fraud Control

Today's Decisions Decision History ACH Item Decision History

View All: Accounts by Type Positive Pay Items Reverse Positive Pay Items ACH Positive Pay Items

Filter: Select fields All Decisions

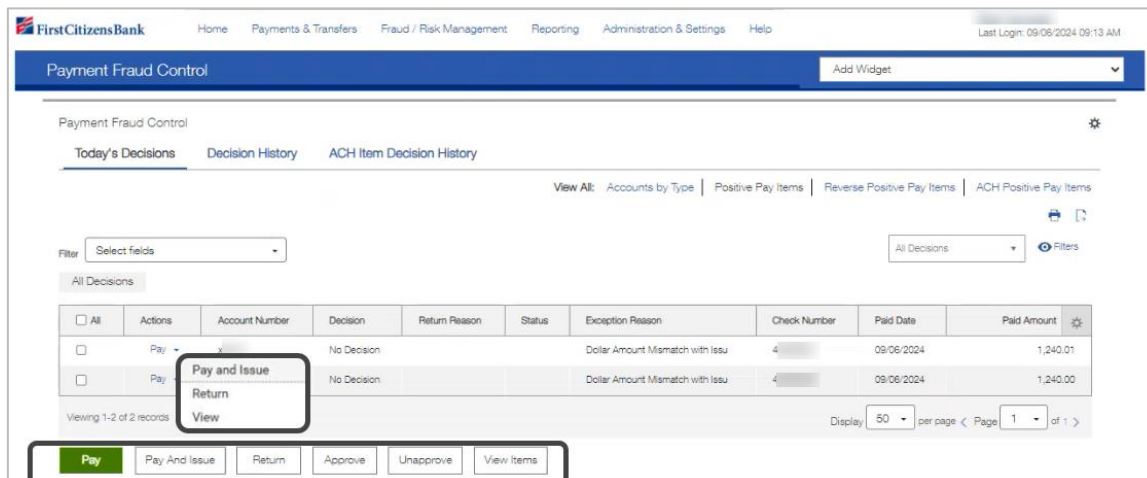
Actions	Account Number	Decision	Return Reason	Status	Exception Reason	Check Number	Paid Date	Paid Amount
Pay	x	No Decision			Dollar Amount Mismatch with Issu	4	09/06/2024	1,240.01
Pay	x	No Decision			Dollar Amount Mismatch with Issu	4	09/06/2024	1,240.00

Viewing 1-2 of 2 records

Display 50 per page Page 1 of 1

Pay Pay And Issue Return Approve Unapprove View Items

- 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.



Payment Fraud Control

Today's Decisions Decision History ACH Item Decision History

View All: Accounts by Type Positive Pay Items Reverse Positive Pay Items ACH Positive Pay Items

Filter: Select fields All Decisions

Actions	Account Number	Decision	Return Reason	Status	Exception Reason	Check Number	Paid Date	Paid Amount
Pay	x	No Decision			Dollar Amount Mismatch with Issu	4	09/06/2024	1,240.01
Pay	x	No Decision			Dollar Amount Mismatch with Issu	4	09/06/2024	1,240.00

Viewing 1-2 of 2 records

Display 50 per page Page 1 of 1

Pay Pay And Issue Return Approve Unapprove View Items

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 p.m. 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 p.m. ET cutoff time.

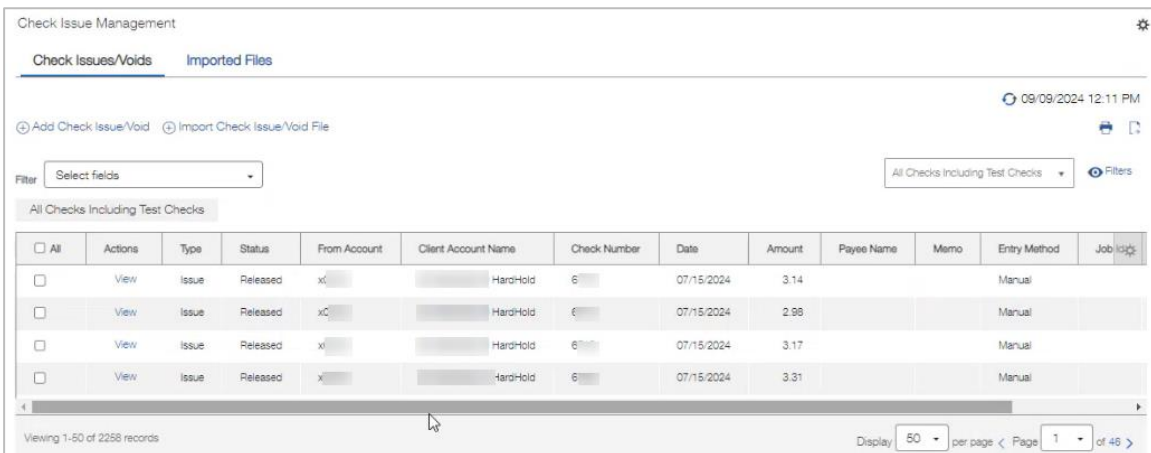
Check Issue Management

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. It has two tabs: 'Check Issues/Voids' (selected) and 'Imported Files'. Below the tabs are buttons for 'Add Check Issue/Void' and 'Import Check Issue/Void File'. A filter dropdown is set to 'Select fields'. A button 'All Checks Including Test Checks' is visible. The main table lists check issues with columns: Actions, Type, Status, From Account, Client Account Name, Check Number, Date, Amount, Payee Name, Memo, Entry Method, and Job. The table contains four rows of data, all with 'Released' status and 'Manual' entry method. At the bottom, it says 'Viewing 1-50 of 2258 records' and 'Display 50 per page Page 1 of 46'.

Actions	Type	Status	From Account	Client Account Name	Check Number	Date	Amount	Payee Name	Memo	Entry Method	Job
View	Issue	Released	x1	HardHold	6	07/15/2024	3.14			Manual	
View	Issue	Released	x2	HardHold	6	07/15/2024	2.98			Manual	
View	Issue	Released	x1	HardHold	6	07/15/2024	3.17			Manual	
View	Issue	Released	x1	HardHold	6	07/15/2024	3.31			Manual	

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

- **Type** - Either issue or void.
- **Status**
- **Check Number**
- **From Account**
- **Amount** - Amount of the check.

- **Date** - Date of the issue or void.
- **Payee Name**
- **Job Id**
- **Memo**
- **Entered By**
- **Entry Method** - Whether entered manually or imported.
- **Client Account Name** - Name of the account the check was issued on.

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

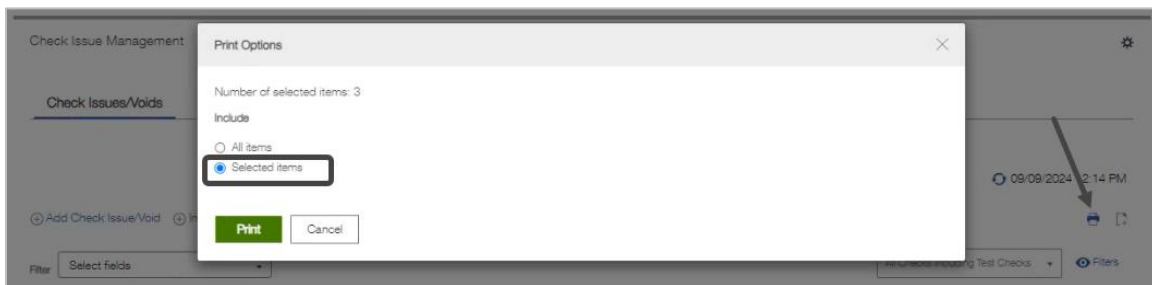
Note: If the check issue or void was imported from a file, click on the link in the **Job ID** column to view other items imported in the file.

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**.



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

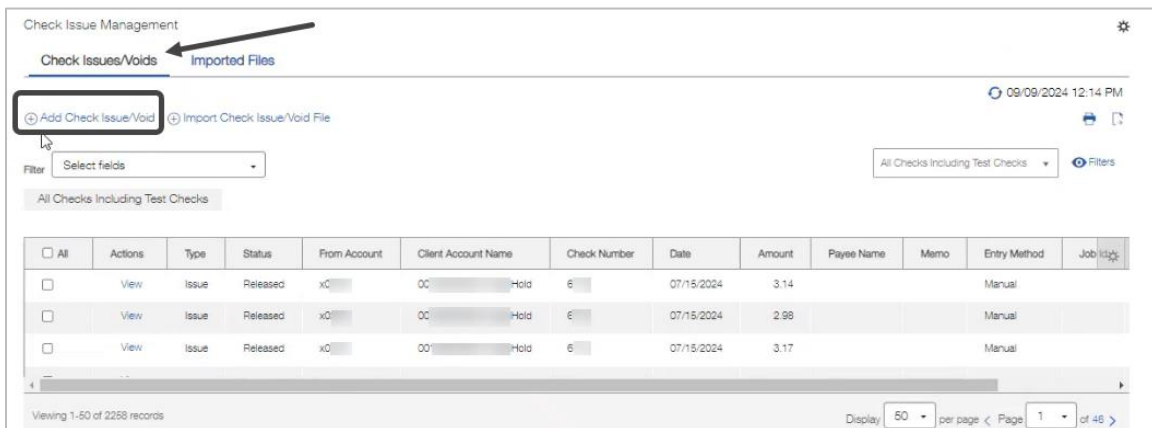
Users can print all or print selected items from the **Imported Files** list. Follow the instructions listed above, under [Printing the Check Issue Management List](#).

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**.



Check Issue Management

Check Issues/Voids Imported Files

09/09/2024 12:14 PM

Add Check Issue/Void Import Check Issue/Void File

Filter Select fields

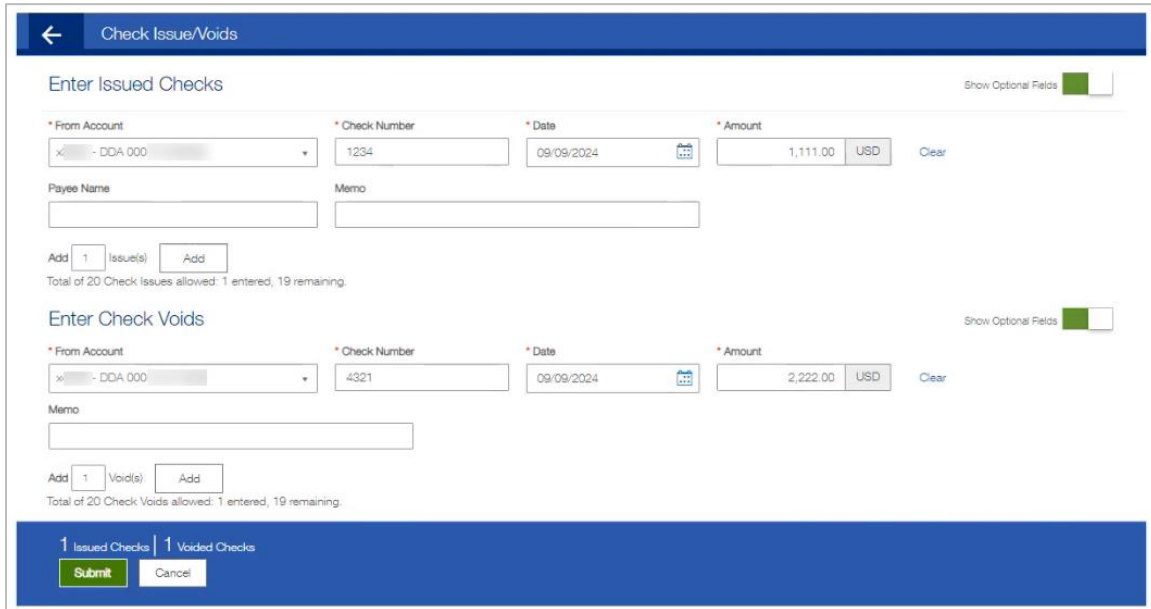
All Checks Including Test Checks

<input type="checkbox"/> All	Actions	Type	Status	From Account	Client Account Name	Check Number	Date	Amount	Payee Name	Memo	Entry Method	Job ID
<input type="checkbox"/>	View	Issue	Released	xC	OC	6	07/15/2024	3.14			Manual	
<input type="checkbox"/>	View	Issue	Released	x0	OC	6	07/15/2024	2.98			Manual	
<input type="checkbox"/>	View	Issue	Released	x0	00	6	07/15/2024	3.17			Manual	

Viewing 1-50 of 2258 records

Display 50 per page < Page 1 of 46 >

3. The **Check Issue/Voids** widget is displayed as below.



Entering Check Issues

In the **Enter Issued Checks** section,

1. Use the drop-down to select the **From Account**.
2. Enter the **Check 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**.
9. 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

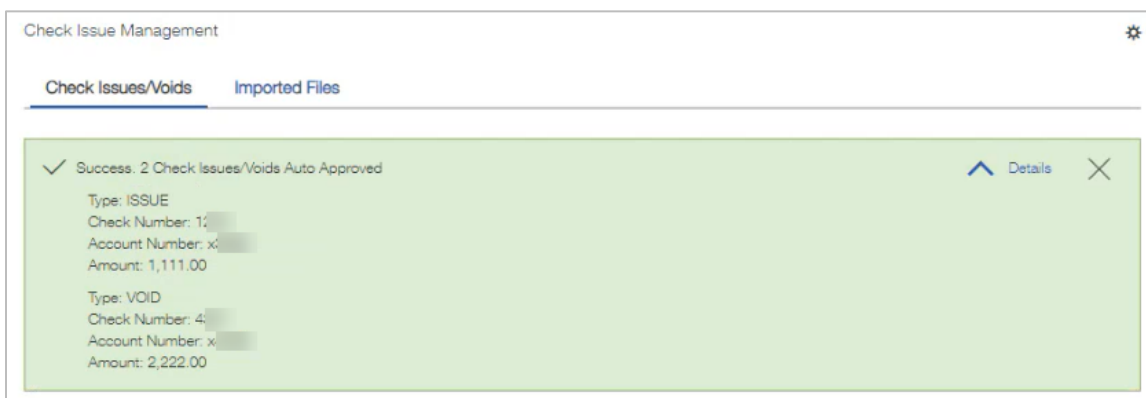
In the **Enter Check Voids** section,

1. Use the drop-down to select the **From Account**.
2. Enter the **Check 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**.
8. 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

1. Check issues or voids are approved from the **Check Issue Management** widget. A success message will display as below.



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).
5. If the **Payee Name** field is not visible, click **Show Optional Fields** at the top right to expand the template.
6. 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

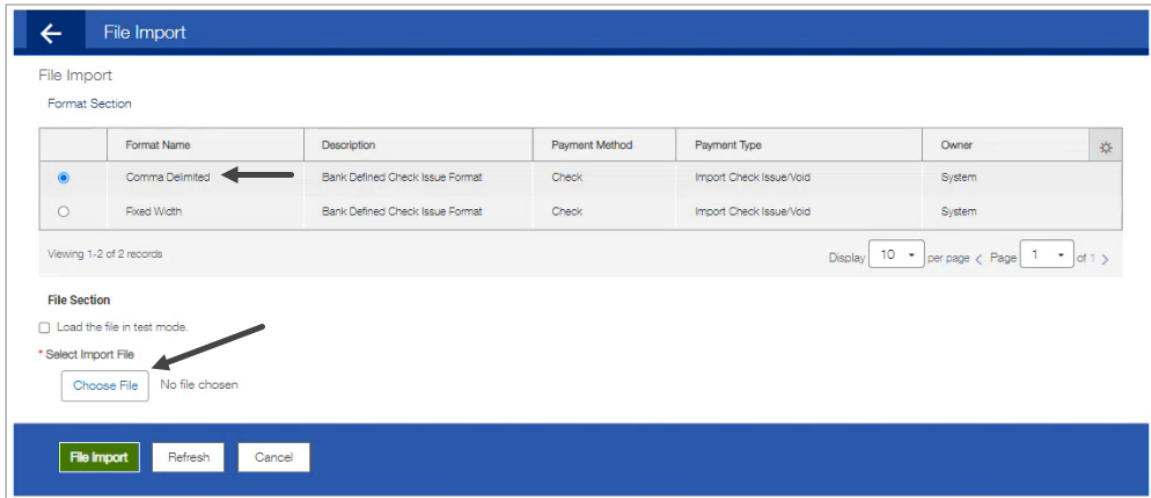
The **Fraud / Risk Management** module allows a user to import check issues and voids from a file. For the file format, see the [Check Issue Void Import File Format](#) table in this guide.

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 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 1-2 of 2 records

Display 10 per page < Page 1 of 1 >

File Section

☐ Load the file in test mode.

* Select Import File

Choose File No file chosen

File Import Refresh Cancel

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 displayed 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.

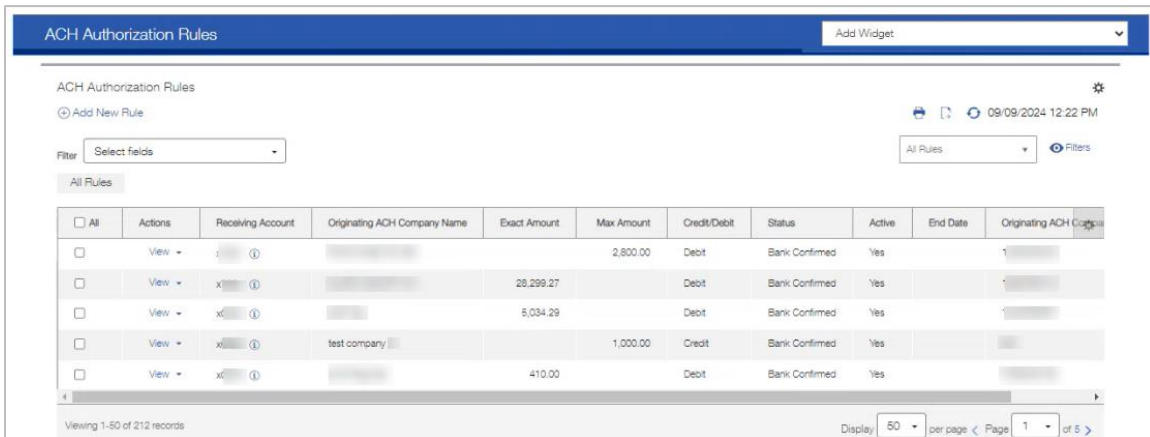
For users entitled to **ACH Authorization Rules**, by default, the widget appears in the **Payment Fraud Control** workspace, below the **Payment Fraud Control** widget.

To access ACH Authorization Rules:

1. Select **ACH Authorization Rules** from the **Fraud / Risk Management** menu.



2. Scroll down to view the **ACH Authorization Rules**.



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.

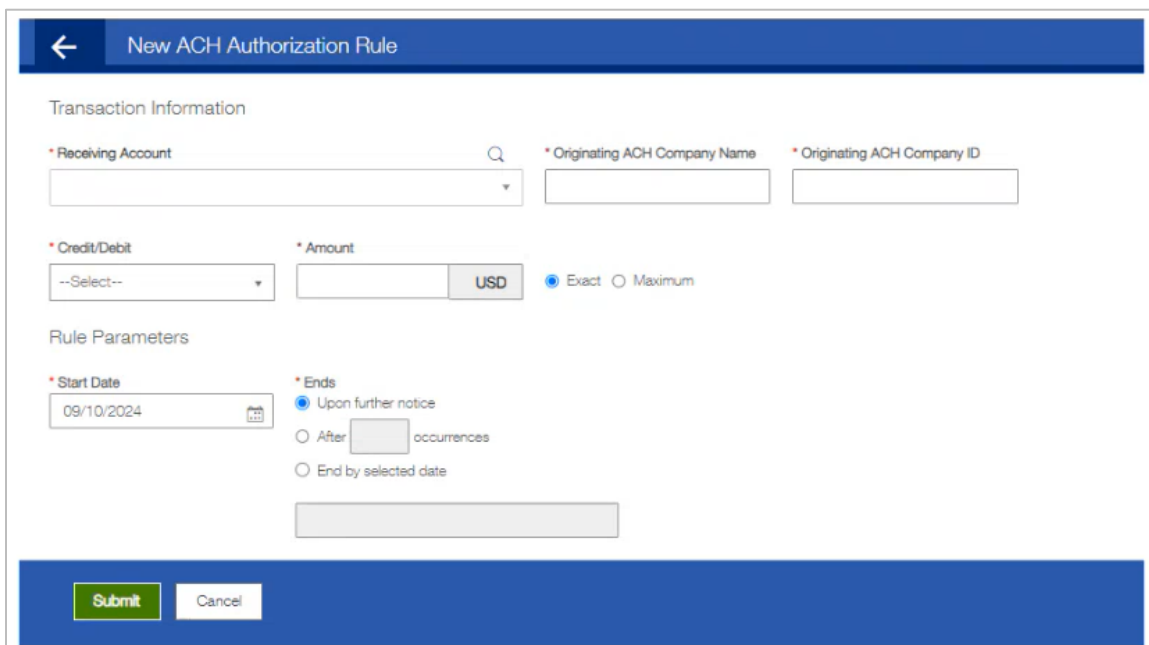
Adding a new ACH Authorization Rule

To add a new ACH authorization rule:

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



4. Use the **Receiving Account** drop-down menu to select the account of the payment originator.



5. Enter the **Originating ACH Company Name** and **Originating ACH Company 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.

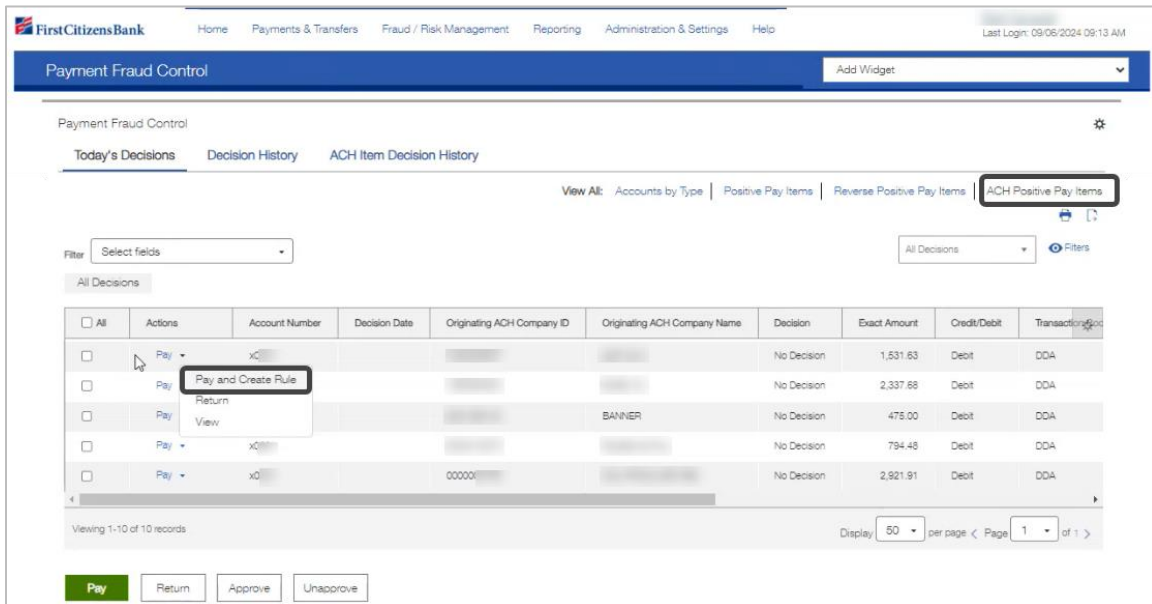
ACH Positive Pay Items: Pay and Create Rule

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.

- From **Actions** drop-down menu for the exception item, select **Pay and Create Rule**.

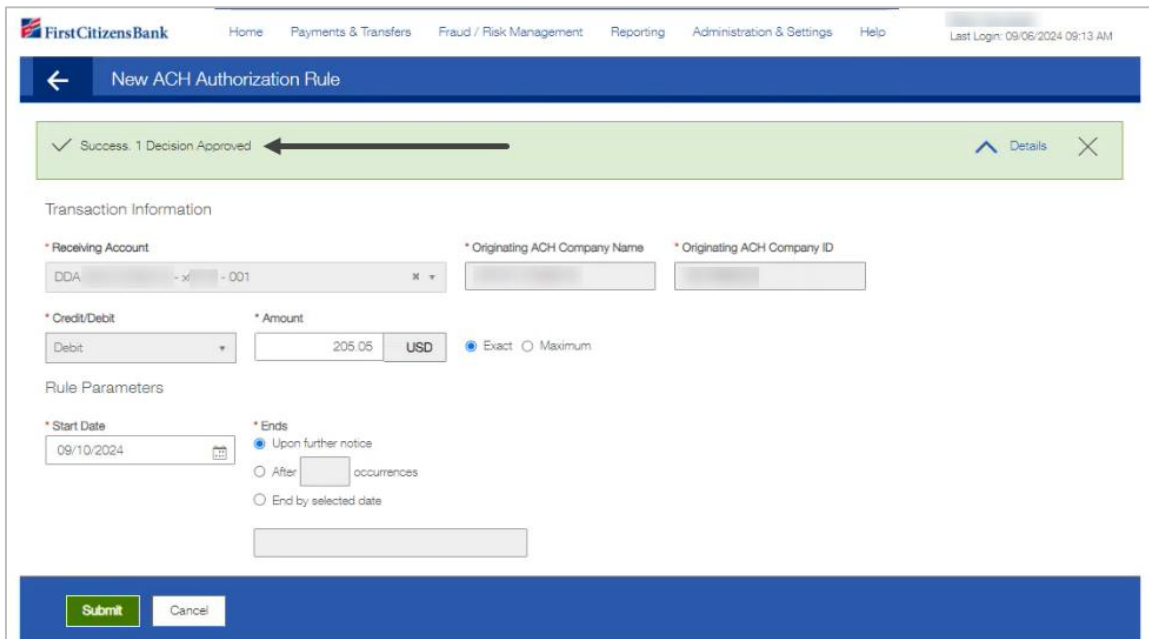


The screenshot shows the 'Payment Fraud Control' dashboard. At the top, there are navigation tabs: Home, Payments & Transfers, Fraud / Risk Management, Reporting, Administration & Settings, and Help. Below these is a 'Payment Fraud Control' header with an 'Add Widget' button. The main content area has tabs for 'Today's Decisions', 'Decision History', and 'ACH Item Decision History'. Under 'Today's Decisions', there are filters for 'View All: Accounts by Type', 'Positive Pay Items', 'Reverse Positive Pay Items', and 'ACH Positive Pay Items' (which is selected). A 'Filter' dropdown is set to 'Select fields'. Below the filters is a table with columns: All, Actions, Account Number, Decision Date, Originating ACH Company ID, Originating ACH Company Name, Decision, Exact Amount, Credit/Debit, and Transaction ID. The table contains five rows of data. The first row is highlighted, and the 'Actions' dropdown menu is open, showing options: Pay, Pay and Create Rule (highlighted), Return, and View. At the bottom of the table, there are buttons for 'Pay', 'Return', 'Approve', and 'Unapprove'.

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

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. At the top, there is a navigation bar with a back arrow and the title 'New ACH Authorization Rule'. Below this is a green success message: 'Success. 1 Decision Approved'. The main content area is divided into two sections: 'Transaction Information' and 'Rule Parameters'. In the 'Transaction Information' section, there are fields for 'Receiving Account' (DDA - x0 - 001), 'Originating ACH Company Name', 'Originating ACH Company ID', 'Credit/Debit' (Debit), 'Amount' (205.05), and 'Currency' (USD). In the 'Rule Parameters' section, there are fields for 'Start Date' (09/10/2024) and 'Ends' (Upon further notice). At the bottom of the screen, there are buttons for 'Submit' and 'Cancel'.

Viewing an ACH Authorization Rule

To view an existing ACH authorization rule:

1. From the home page, select **ACH Authorization Rules** from the **Fraud / Risk Management** menu.
2. Scroll down 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**.

[Home](#)
[Payments & Transfers](#)
[Fraud / Risk Management](#)
[Reporting](#)
[Administration & Settings](#)
[Help](#)

Last Login: 09/06/2024 09:13 AM

View ACH Authorization Rule

Rule Summary

Status

??Rule Failed??

Modified on

09/09/2024 12:26 PM

Last Approved On

09/09/2024 12:26 PM

Rule Rejected

09/09/2024 12:26 PM

Transaction Information

Receiving Account

DDA 0000 - x7 - 001

Originating ACH Company Name

Originating ACH Company ID

Credit/Debit

Debit

Amount

2,600.00 USD

Maximum

Rule Parameters

* Start Date

09/10/2024

* Ends

☐ Upon further notice
 ☒ After 10 occurrences
 ☐ End by selected date

Rule History Details

Timestamp	Action Mode	Company	User	User Name	Details	
09/09/2024 12:26 07	Rule Failed					
09/09/2024 12:26 07	Approve					
09/09/2024 12:26 07	Modify				End Cycle: [start]->10 Ends/No ①	

Viewing 1-3 of 3 records

Display

25

per page

<

Page

1

>

of 1

Cancel

Positive Pay User Guide

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Modifying an ACH Authorization Rule

To modify an existing ACH Authorization rule:

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

Deleting an ACH Authorization Rule

To delete an existing ACH Authorization rule:

1. From the home page, select **ACH Authorization Rules** from the **Fraud / Risk Management** menu.
2. Select the appropriate rule in the list. From the **Actions** drop-down menu, select **Delete**.
3. In the **Confirm Delete** pop-up message, click **Yes**.
4. 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 p.m. 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 p.m. 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 p.m. ET.	Set alert for 2:30 p.m. ET.
ACH Positive Pay	Risk Management	ACH Positive Pay No Suspect Items.	Check exception received and Cutoff Time is 3:30 p.m. 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 p.m. 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 p.m. 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 p.m. ET.	Set alert for 2:30 p.m. ET.
Check Positive Pay	Check Management	Positive Pay No Suspect Items.	Check exception received and Cutoff Time is 3:30 p.m. ET.	Select Recipients and Account Numbers

				setup with the Check Positive Pay service.
Reverse Check Positive Pay	Check Management	Reverse Positive Pay Cutoff Time is Approaching.	Check exception received and Cutoff Time is 3:30 p.m. 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 p.m. 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 p.m. ET.	Set alert for 2:30 p.m. 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 p.m. ET.	Select Recipients and Account Numbers setup with the Reverse Positive Pay service.
Check Issue	Check Management	Transactions Processing Status Changed for Issues and Voids.	Change occurs, such as approval or rejection, of check issues or voids.	Select Recipients and Account Numbers setup with the Check Issue service.

Check Issue	Check Management	File Import Confirmation for Check Issues and Voids.	Check Issues or Voids file load has been successfully/unsuccessfully completed.	Select Recipients setup with the Check Issue service.
Check Issue	Check Management	File Import Confirmation for Stop and Cancel Payments.	Check Stop or Cancel file load has been successfully/unsuccessfully completed.	Select Recipients setup with the Check Issue service.

Other Useful Resources

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

Questions?

We're here to help. Contact Business Engagement Center with questions at 866-322-4249 (866-FCB-4BIZ). Our team is happy to assist you. For more information visit our [Commercial Advantage Learning Center](#).