

ACH POSITIVE PAY



IMPORTANT: EXCEPTIONS ARE DUE BY 12:00 PM EST

Learn how to efficiently process exceptions and make informed decisions on unauthorized or suspicious transactions. This guide walks you through the steps to review account activity, save decision rules, and review essential reports for your financial records.

ICON GLOSSARY

TOP OF PAGE



- Expands or minimizes menu



- Manages or Accesses Favorites



- Return to the home screen



- View additional information about the action items and their meanings on that page



- View notifications



- Manage notifications or log out

WITHIN ACTIVITY SCREENS



- Search



- Add or remove columns and adjust how much information is displayed



- Download the information on the screen

WITHIN PROCEDURE

**Required Fields*

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What is ACH Positive Pay? ACH Positive Pay is a fraud prevention service that lets you review and decide whether to approve or return debit ACH transactions that do not match your authorized or pre-approved ACH activity.

When are decisions due? What if I miss the deadline? All exception decisions are due by 12:00 PM EST on business days. If you do not decision an item by the cut-off, it is handled according to your account's default settings. Which is most commonly Return for an abundance of caution, contact TreasuryONE Support if you're unsure of your defaults.

What is an exception? An ACH Debit that doesn't match your allowed ACH Positive Pay Authorizations or exceeds the maximum amount allowed.

Can I change a decision? Yes, until 12:00 PM EST for that processing day. After that, decisions can't be changed.

How do I know my decision was successfully made? The exception will move from the Decision Needed to Decisioned group.

How far back can I see history? Paid and returned transaction history is available for 90 days after an item has paid.

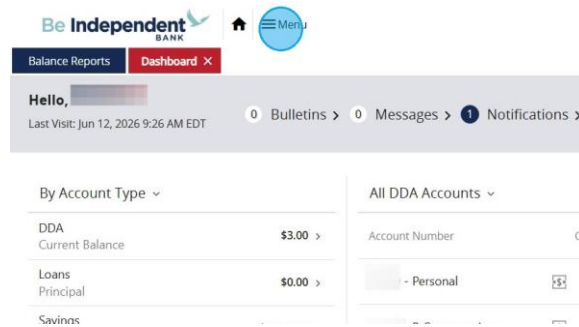
Who do I contact for help? Contact Treasury Support at Independent Bank for help with:

- Exception decisions and defaults
- Creating or Managing Authorization Rules

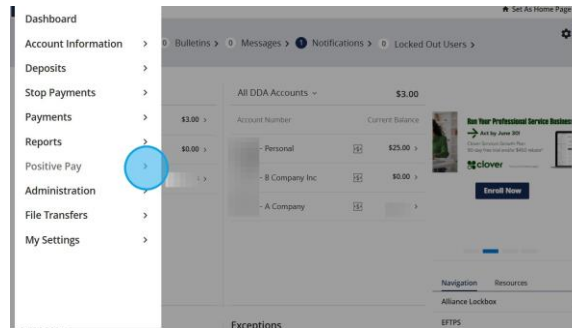
For assistance, please reach out to TreasuryONE Support

NAVIGATING TO POSITIVE PAY

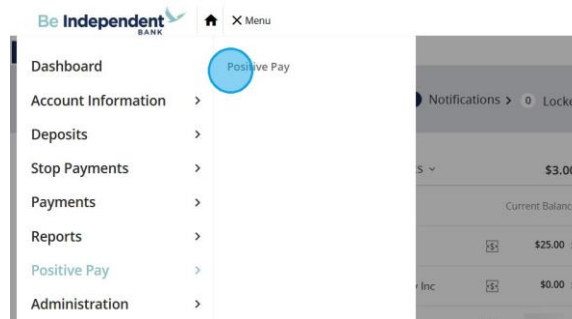
1. Click "Menu"



2. Click "Positive Pay"



3. Click "Positive Pay"



4. You will land on the Positive Pay Home Screen



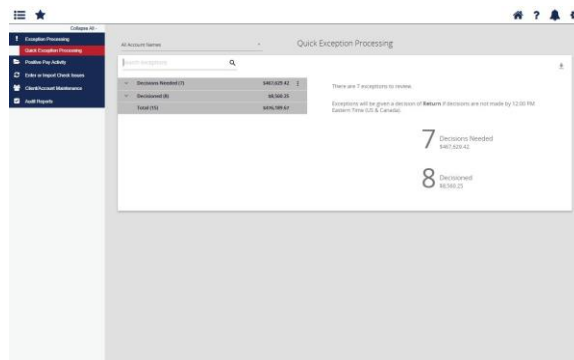
5. Click "Exception Processing"



6. Click "Quick Exception Processing"

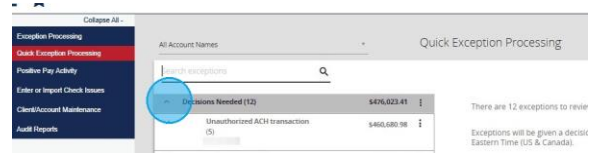


7. The Quick Exception Processing screen will show you the number and total dollar amount of decisions still needed, as well as what has already been decided. It also displays the cut-off time; **all decisions must be made by 12:00 PM EST.**

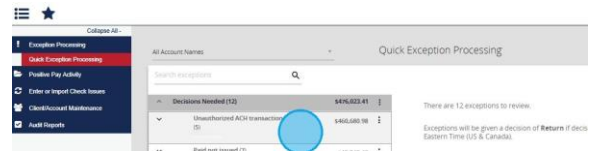


MAKING DECISIONS ON ACH POSITIVE PAY EXCEPTION ITEMS

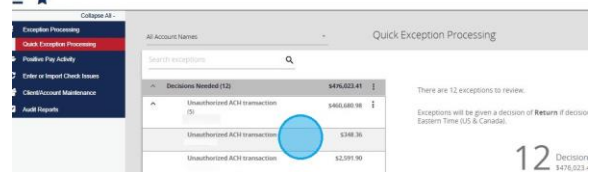
8. Expand Decisions Needed section



9. Expand Unauthorized ACH transaction category



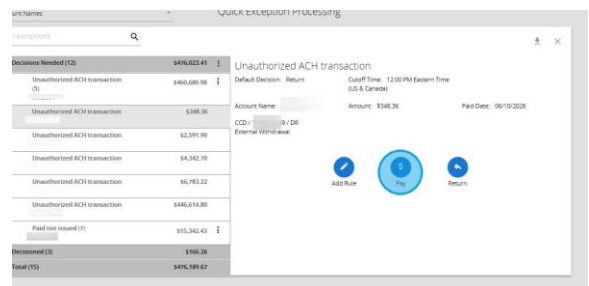
10. Select the transaction



TO PAY:

11. Click here

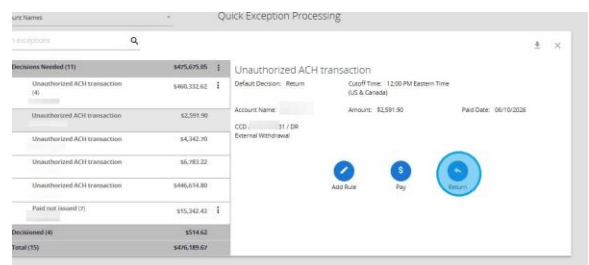
- Or choose “” to act on every item at once, or make a selection next to each group to act on all items within that group.



TO RETURN:

12. Click here

- Or choose “” to act on every item at once, or make a selection next to each group to act on all items within that group.



13. Click "Reason"

Unauthorized ACH transaction

Default Decision: Return

Cutoff Time: 12:00 PM Eastern Time (US & Canada)

Account Name: [Redacted] Amount: \$2,391.90 Paid Date: 06/10/2026

CCD: [Redacted] / DR External Withdrawal

Reason: [Dropdown Menu]

Cancel Save

Decisions Needed (11)	\$476,625.05
Unauthorized ACH transaction (4)	\$488,332.62
Unauthorized ACH transaction	\$2,391.90
Unauthorized ACH transaction	\$4,342.39
Unauthorized ACH transaction	\$5,783.22
Unauthorized ACH transaction	\$488,614.80
Paid not issued (7)	\$15,342.43
Decisions (4)	\$514.62
Total (15)	\$476,189.67

14. Click "Unauthorized"

Unauthorized ACH transaction

Default Decision: Return

Cutoff Time: 12:00 PM Eastern Time (US & Canada)

Account Name: [Redacted] Amount: \$2,391.90 Paid Date: 06/10/2026

CCD: [Redacted] / DR External Withdrawal

Reason: [Dropdown Menu]

Cancel Save

Decisions Needed (11)	\$476,625.05
Unauthorized ACH transaction (4)	\$488,332.62
Unauthorized ACH transaction	\$2,391.90
Unauthorized ACH transaction	\$4,342.39
Unauthorized ACH transaction	\$5,783.22
Unauthorized ACH transaction	\$488,614.80
Paid not issued (7)	\$15,342.43
Decisions (4)	\$514.62
Total (15)	\$476,189.67

15. Click "Save"

Unauthorized ACH transaction

Default Decision: Return

Cutoff Time: 12:00 PM Eastern Time (US & Canada)

Account Name: [Redacted] Amount: \$2,391.90 Paid Date: 06/10/2026

CCD: [Redacted] / DR External Withdrawal

Reason: [Dropdown Menu]

Cancel Save

Decisions Needed (11)	\$476,625.05
Unauthorized ACH transaction (4)	\$488,332.62
Unauthorized ACH transaction	\$2,391.90
Unauthorized ACH transaction	\$4,342.39
Unauthorized ACH transaction	\$5,783.22
Unauthorized ACH transaction	\$488,614.80
Paid not issued (7)	\$15,342.43
Decisions (4)	\$514.62
Total (15)	\$476,189.67

16. After a decision is successfully made, it will appear in the Decided category.

- Decided items can be reviewed or changed prior to 12:00PM EST.
- If you do not decision an item by the cut-off, it is handled according to your account's default settings.

Quick Exception Processing

All Account Names

SEARCH EXCEPTIONS

Decisions Needed (1)

Decisions (4)

Total (15)

Decisions Needed (1)	\$487,625.42
Decisions (4)	\$8,360.25
Total (15)	\$476,189.67

TO MAKE AN AUTHORIZATION RULE:

17. Click here

a. **Please note once the rule is added you will still need to mark it to PAY.**

18. Click the "Max Allowable Amount" field.

19. All information will auto-fill based on the exception. Set the **Max Allowable Amount** as needed, then select **Save rule**.

a. *If an ACH attempts to clear over this maximum amount, it will be an exception.*

20. Click **Pay** button to pay the item.

21. After a decision is successfully made, it will appear in the Decisioned category.

- Decisioned items can be reviewed or changed prior to 12:00PM EST.
- If you do not decision an item by the cut-off, it is handled according to your account's default settings.

VIEW ACH POSITIVE PAY ACTIVITY

22. To Review Paid or Returned Activity, Click "Positive Pay Activity" from the Positive Pay Menu



23. Click "ACH Positive Pay Activity"



24. If you are trying to review a specific account, select that account from the Account Name drop-down list. If you are not reviewing a specific account, leave the Account Name field set to "All Account Names". Additional Search options are available if needed.

25. Select Date Range and Click "Search"

26. Navigate through search result page

Back to Search Parameters

ACH Positive Pay Activity

Account Name	Company ID	SEC Code	Debit/Credit	Amount	Transaction Description	Post Date	Status
...	41	000	DR	\$0.00	External Wiretransfer	06/02/2024	Paid
...	17	000	CR	\$0.00	External Deposit	06/02/2024	Paid
...	17	000	DR	\$0.00	External Wiretransfer	06/02/2024	Returned
...	17	000	CR	\$0.44	External Deposit	06/02/2024	Paid
...	17	000	DR	\$0.44	External Wiretransfer	06/02/2024	Returned
...	41	000	DR	\$1.00	External Wiretransfer	06/02/2024	Paid
...	41	000	DR	\$1.00	External Wiretransfer	06/02/2024	Paid
...	41	000	DR	\$1.00	External Wiretransfer	06/02/2024	Paid
...	41	000	DR	\$1.00	External Wiretransfer	06/02/2024	Paid
...	41	000	DR	\$1.00	External Wiretransfer	06/02/2024	Paid
				\$2,276,729.42			

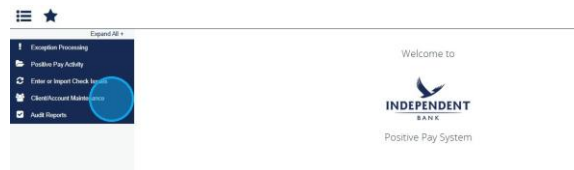
Showing 1-10 of 108 results

1 2 3 ... 18 >

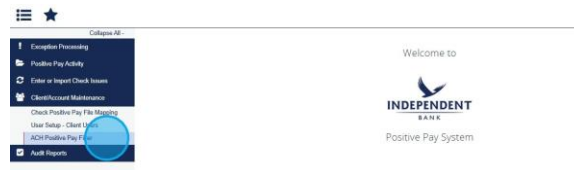
View 10

FILTER RULE CONFIGURATION

27. Click "Client/Account Maintenance"



28. Click "ACH Positive Pay Filter"



29. Review existing Filters

Dismiss Only

ACH Positive Pay Filter

Account Name	Rule Name	Company ID	SEC Code	Debits or Credits	Max Allowable Amount	Transaction Description	Notification Type
ABC COMPANY *48...	Test		ALL - All Stan.	Debits Only	\$0.00		Create Exception
ABC COMPANY *48...	Test 1	1234567890	ALL - All Stan.	Debits Only	\$200.00		Create Exception
ABC COMPANY *48...	XYZ Company	9876543210	ALL - All Stan.	Debits Only	\$60,000.00		Create Exception

Showing 3 results

1

View 10

30. Click add button to create new record

ACH Positive Pay Filter

Debits or Credits	Max Allowable Amount	Transaction Description	Notification Type
ts Only	\$0.00		Create Exception
ts Only	\$200.00		Create Exception
ts Only	\$60,000.00		Create Exception

1

View 10

31. Enter the "Sending Company Name" into Rule Name field for the debiting company
- a. Example: ABC Company Inc

The screenshot shows the 'ACH Positive Pay Filter' interface. In the 'Add record' section, the 'Rule Name' field is highlighted with a blue circle. The form includes fields for Account Name (ABC COMPANY *4871), Company ID, SEC Code (ALL - All SEC Codes), Notification Type (Create Exception), Debits or Credits, Max Allowable Amount, and Transaction Description. Buttons for 'Cancel' and 'Save and Add More' are at the bottom right.

32. Enter the "Sending Company ID" into Company ID field for the debiting company
- a. Example: 1234567891

The screenshot shows the 'ACH Positive Pay Filter' interface. In the 'Add record' section, the 'Company ID' field is highlighted with a blue circle. The form includes fields for Account Name (ABC COMPANY *4871), Rule Name (ABC COMPANY), SEC Code (ALL - All SEC Codes), Notification Type (Create Exception), Debits or Credits, Max Allowable Amount, and Transaction Description. Buttons for 'Cancel' and 'Save' are at the bottom right.

33. Select "Debits only" from Debits or Credits dropdown

The screenshot shows the 'ACH Positive Pay Filter' interface. In the 'Add record' section, the 'Debits or Credits' dropdown menu is open, and 'Debits only' is selected. The form includes fields for Account Name (ABC COMPANY *4871), Rule Name (ABC COMPANY), Company ID (234567891), SEC Code (ALL - All SEC Codes), Notification Type (Create Exception), Max Allowable Amount, and Transaction Description. Buttons for 'Cancel' and 'Save and Add More' are at the bottom right.

Account Name	Rule Name	Company ID	SEC Code	Debits or Credits	Max Allowable Amount	Transaction Description
ABC COMPANY *4...	ABC COMPANY		ALL - All Sec...	Debits Only	\$0.00	
ABC COMPANY *4...	Test 1	1234567890	ALL - All Sec...	Debits Only	\$200.00	
ABC COMPANY *4...	WIG Company	833333333	ALL - All Sec...	Debits Only	\$60,000.00	

34. Type the Max Allowable Amount

The screenshot shows the 'ACH Positive Pay Filter' interface. In the 'Add record' section, the 'Max Allowable Amount' field is highlighted with a blue circle. The form includes fields for Account Name (ABC COMPANY *4871), Rule Name (ABC COMPANY), Company ID (234567891), SEC Code (ALL - All SEC Codes), Notification Type (Create Exception), Debits or Credits (Debits only), and Transaction Description. Buttons for 'Cancel' and 'Save and Add More' are at the bottom right.

35. Click "Save Changes"

The screenshot shows a form for 'ACH Positive Pay Activity'. At the top, there are fields for 'Company ID' (234567891), 'SEC Code' (ALL - All SEC Codes), and 'Notification Type' (Create Exception). Below these are 'Debit or Credit' (Debit only) and 'Max Allowable Amount' (100.00). A 'Transaction Description' field is at the bottom. On the right side, there are buttons for 'Cancel', 'Save and Add More', and 'Save Changes' (highlighted with a blue circle).

REPORT CUSTOMIZATION

36. To show additional columns
 - a. Click column selection icon

The screenshot shows a table titled 'ACH Positive Pay Activity'. The table has columns: /Credit, Amount, Transaction Description, Paid Date, Status, and Decision. A column selection icon (a square with a plus sign) is highlighted with a blue circle. A tooltip 'Select/De-select columns to display' is visible next to the icon.

/Credit	Amount	Transaction Description	Paid Date	Status	Decision
	\$0.10	External Withdrawal	06/03/2026	Paid	
	\$0.20	External Deposit	06/02/2026	Paid	
	\$0.20	External Withdrawal	06/02/2026	Returned	SYSTEM
	\$0.44	External Deposit	06/02/2026	Paid	
	\$0.44	External Withdrawal	06/02/2026	Returned	SYSTEM
	\$1.50	External Withdrawal	06/02/2026	Paid	

37. Add or Remove any Columns, this will only impact your user.
 - a. Suggested to enable "Decided By" column

The screenshot shows the same table as before, but with a column selection menu open. The menu lists various columns with checkboxes: Effective Date, Date Reconciled, Decision, Reason, Decided By (highlighted with a blue circle), Trace Number, and Notes.

/Credit	Amount	Transaction Description	Paid Date	Status	Decision
DR	\$1.50	External Withdrawal	06/03/2026	Paid	
DR	\$1.50	External Withdrawal	06/03/2026	Paid	
DR	\$1.50	External Withdrawal	06/03/2026	Paid	
DR	\$1.50	External Withdrawal	06/03/2026	Paid	
DR	\$1.50	External Withdrawal	06/03/2026	Paid	
DR	\$1.50	External Withdrawal	06/03/2026	Paid	
DR	\$1.50	External Withdrawal	06/03/2026	Paid	
DR	\$1.50	External Withdrawal	06/03/2026	Paid	
DR	\$1.50	External Withdrawal	06/02/2026	Paid	
DR	\$1.50	External Withdrawal	06/02/2026	Paid	
DR	\$1.50	External Withdrawal	06/02/2026	Paid	

38. **Decided By: System** indicates that the item was not decided prior to the cutoff time and the default decision was applied.

The screenshot shows the table with the 'Decided By' column added. The column contains values like 'SYSTEM' for rows that were not decided prior to the cutoff time.

Debit/Credit	Amount	Transaction Description	Paid Date	Status	Decided By
DR	\$0.10	External Withdrawal	06/03/2026	Paid	
DR	\$0.20	External Deposit	06/02/2026	Paid	
DR	\$0.20	External Withdrawal	06/02/2026	Returned	SYSTEM
DR	\$0.44	External Deposit	06/02/2026	Paid	
DR	\$0.44	External Withdrawal	06/02/2026	Returned	SYSTEM
DR	\$1.50	External Withdrawal	06/02/2026	Paid	
DR	\$1.50	External Withdrawal	06/02/2026	Paid	

39. **Decisioned By:** *username* indicates the specific user who made the decision.

\$1.50	External Withdrawal	06/02/2026	Paid	
\$1.50	External Withdrawal	06/02/2026	Paid	
\$1.50	External Withdrawal	06/02/2026	Paid	
\$12.00	External Withdrawal	06/02/2026	Paid	
\$15.25	External Withdrawal	06/10/2026	Paid	
\$16.85	External Withdrawal	06/10/2026	Returned	kranntestcp
\$17.00	External Withdrawal	06/02/2026	Paid	
\$17.00	External Withdrawal	06/02/2026	Paid	
\$17.00	External Withdrawal	06/02/2026	Paid	
\$17.00	External Withdrawal	06/02/2026	Paid	
\$17.00	External Withdrawal	06/02/2026	Paid	