# 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*

Last Reviewed 6/29/2026

## CONTENTS

## FAQ'S

**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.

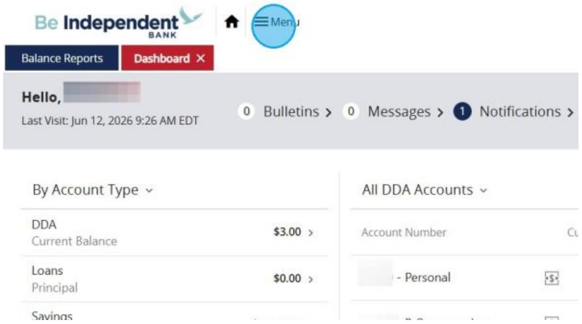
**Who do I contact for help?** Contact Treasury Support at Independent Bank for help with:

- Exception decisions and defaults
- Creating or Managing Authorization Rules

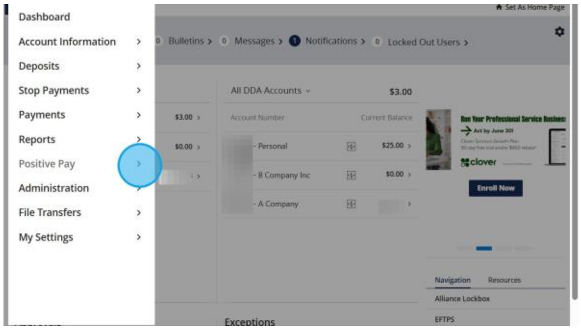
For assistance, please reach out to TreasuryONE Support

# NAVIGATING TO POSITIVE PAY

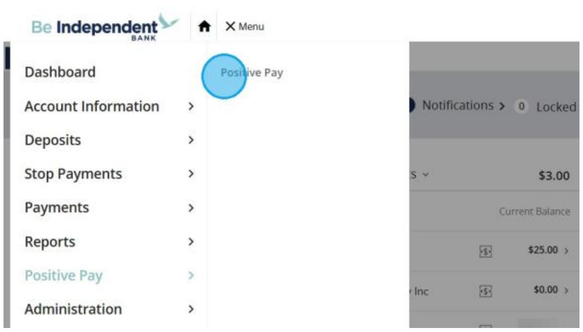
1. Click "Menu"




2. Click “Positive Pay”




3. Click “Positive Pay”

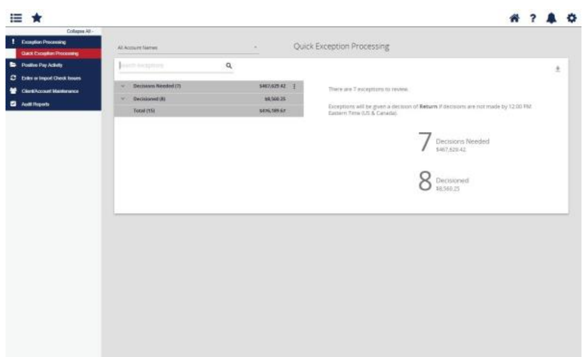



4. You will land on the Positive Pay Home Screen

5. Click "Exception Processing"


6. Click "Quick Exception Processing"

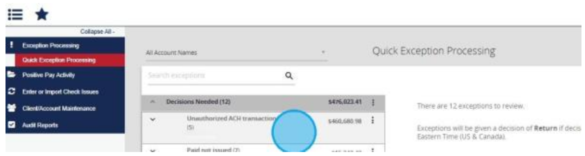

7. The Quick Exception Processing screen will show you the number and total dollar amount of decisions still needed, as well as what has already been decisioned. It also displays the cut-off time; **all decisions must be made by 12:00 PM EST.**



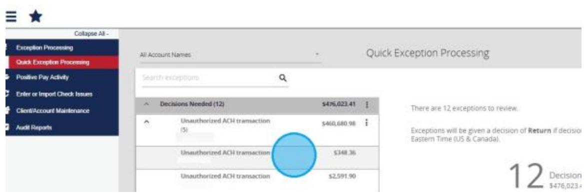
## MAKING DECISIONS ON ACH POSITIVE PAY EXCEPTION ITEMS

8. Expand Decisions Needed section


9. Expand Unauthorized ACH transaction category



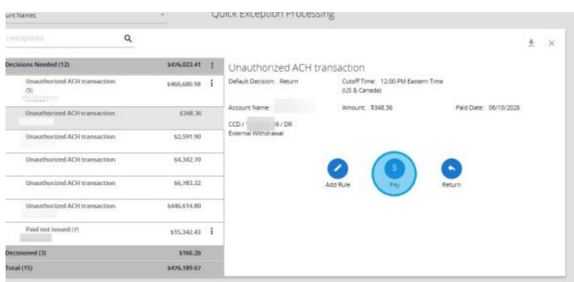

10. Select the transaction




### TO PAY:

11. Click here

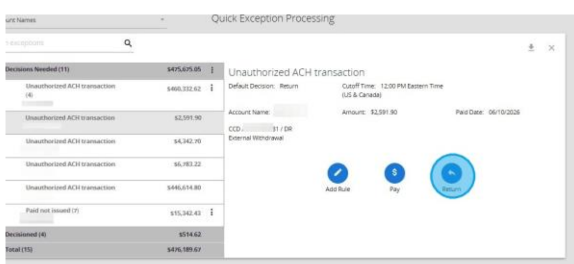
    a. Or choose “⋮” to act on every item at once, or make a selection next to each group to act on all items within that group.



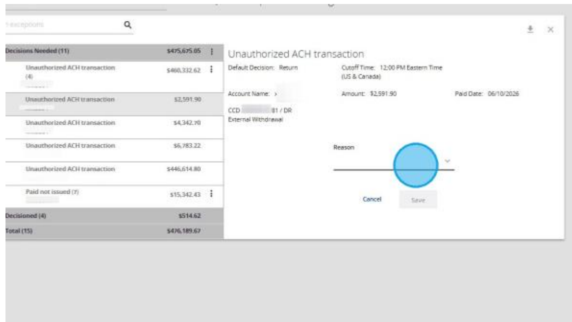

### TO RETURN:

12. Click here

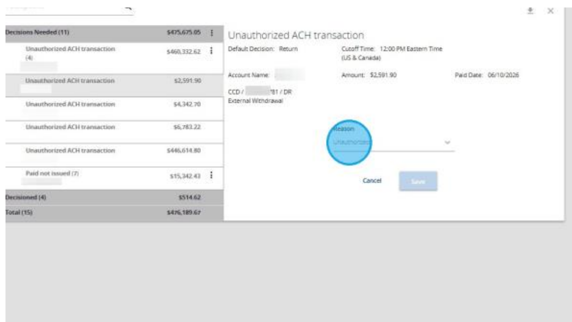
    b. Or choose “⋮” to act on every item at once, or make a selection next to each group to act on all items within that group.



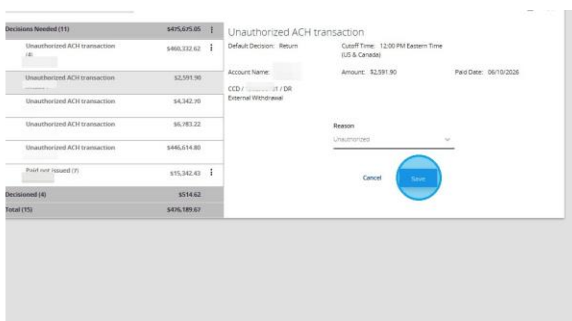
13. Click “Reason”



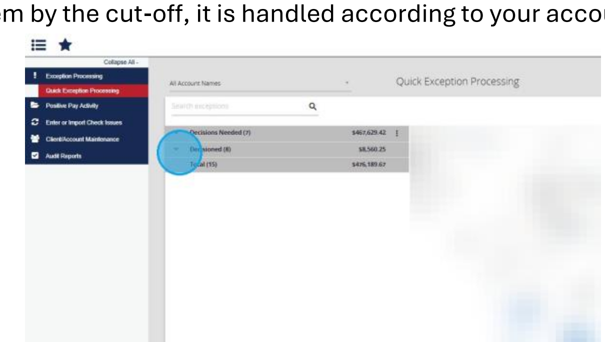

14. Click "Unauthorized"




15. Click "Save"



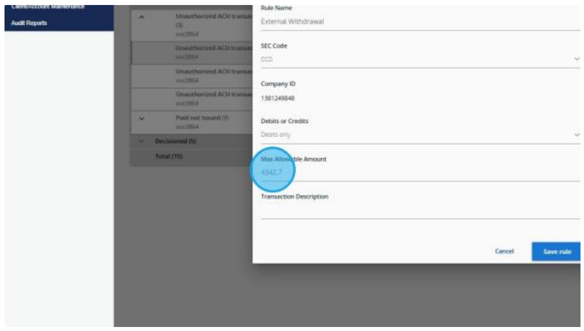

16. After a decision is successfully made, it will appear in the Decisioned category.
    a. Decisioned items can be reviewed or changed prior to 12:00PM EST.
    b. If you do not decision an item by the cut-off, it is handled according to your account’s default settings.



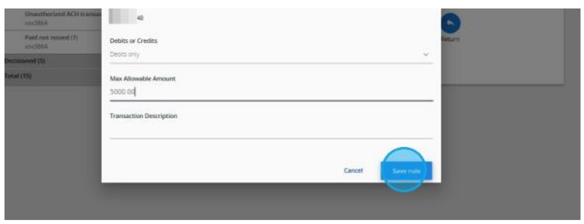
## TO MAKE AN AUTHORIZATION RULE:

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

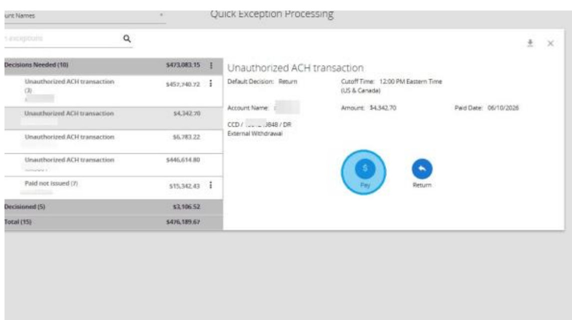
18. Click the "Max Allowable Amount" field.



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.

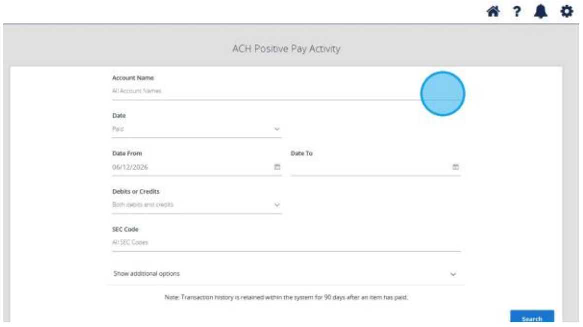


21. After a decision is successfully made, it will appear in the Decisioned category.
    a. Decisioned items can be reviewed or changed prior to 12:00PM EST.
    b. If you do not decision an item by the cut-off, it is handled according to your account's default settings.

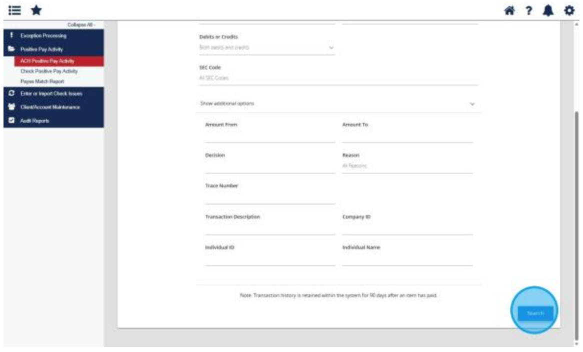
22. To Review Paid or Returned Activity, Click "Positive Pay Activity" from the Positive Pay Menu

23. Click "ACH Positive Pay Activity"

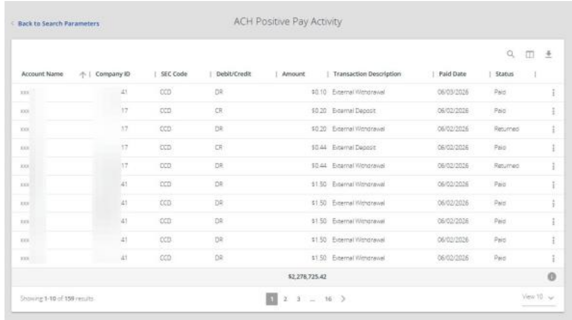
24. If you are trying to review a specific account, select that account from the Account Name drop-down list. If you are not reviewing a specific account, leave the Account Name field set to "All Account Names".
    Additional Search options are available if needed.



25. Select Date Range and Click "Search"



26. Navigate through search result page

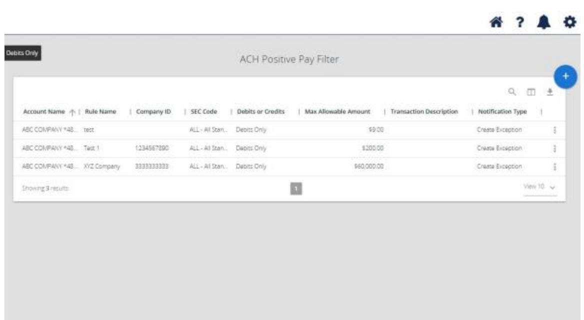



## FILTER RULE CONFIGURATION

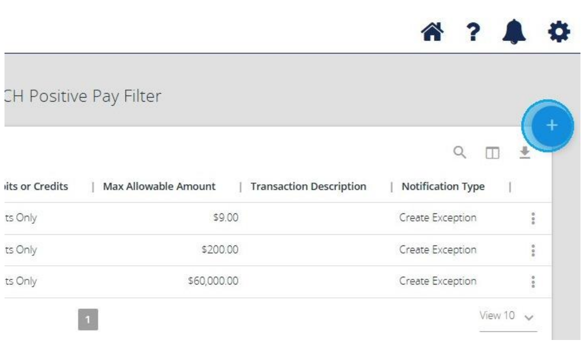
27. Click "Client/Account Maintenance"


28. Click "ACH Positive Pay Filter"

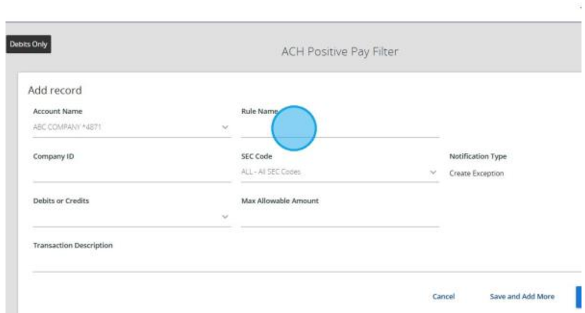

29. Review existing Filters



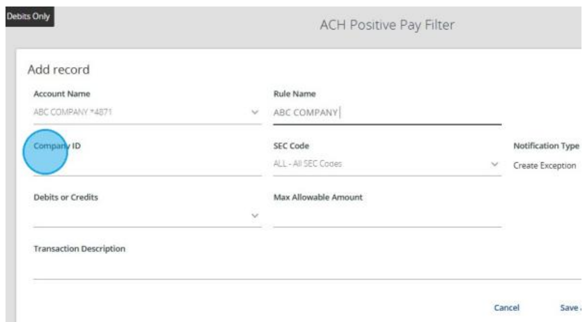

30. Click add button to create new record



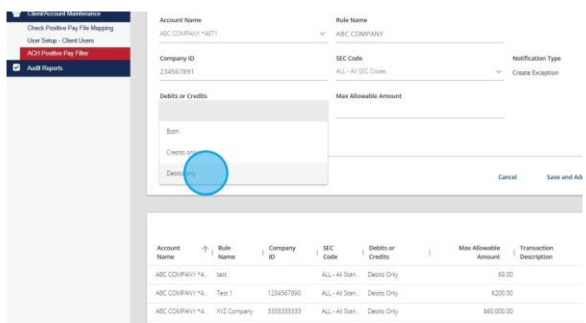
31. Enter the "Sending Company Name" into Rule Name field for the debiting company
    a. Example: ABC Company Inc



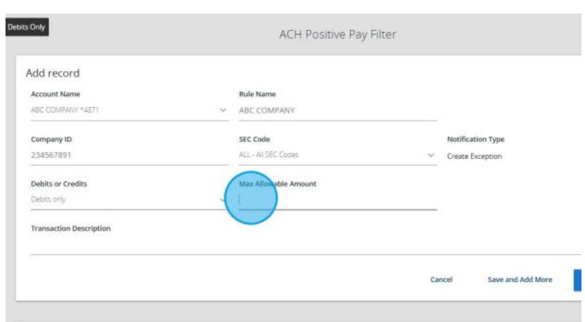

32. Enter the "Sending Company ID" into Company ID field for the debiting company
    a. Example: 1234567891



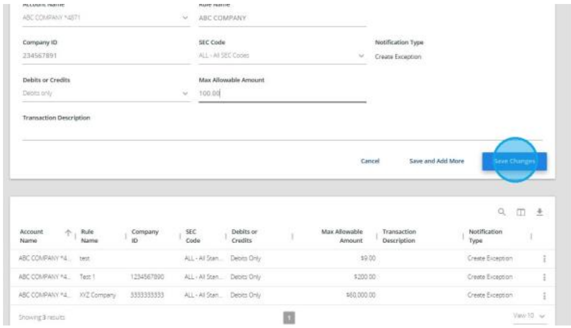

33. Select "Debits only" from Debits or Credits dropdown



34. Type the Max Allowable Amount

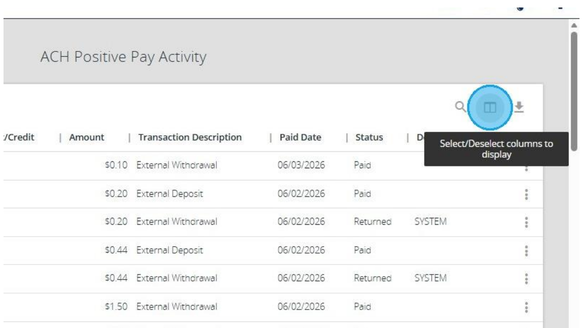


35. Click "Save Changes"

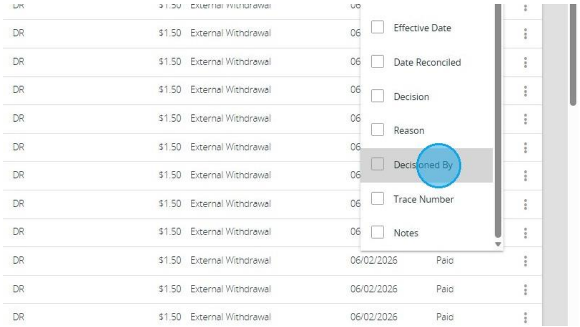


## REPORT CUSTOMIZATION

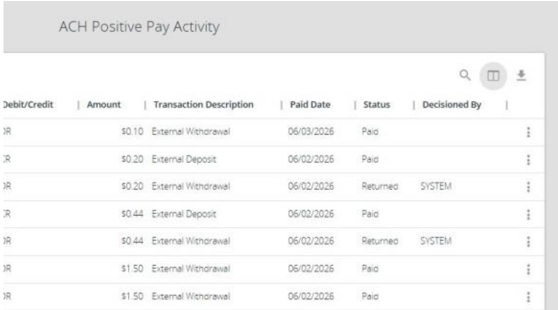
36. To show additional columns
    a. Click column selection icon




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




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



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 | ktranntestcp |
| $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 | |