

# Positive Pay ACH Exceptions & Reporting Quick Reference Guide

# Positive Pay – ACH Exceptions

## Working Exceptions

The screenshot shows the INTRUST Bank online banking interface. At the top left is the INTRUST Bank logo. The top right contains navigation links: Message Center, Notifications (936), Cut-Off Times, Last Login: 04/16/2021, 12:27 PM, CST, and Hi, Jair20lynn. Below these are menu tabs: DASHBOARD, ACCOUNTS, PAYMENTS (selected), REPORTING, and ADMIN. The main content area is a grid of menu items under various categories: Transfer, Wire, ACH, Positive Pay, Stop Payment, and Bill Pay. The 'Positive Pay' category is expanded, showing 'Check Exceptions', 'ACH Exceptions' (highlighted with a red circle and the number 1), 'ACH Exceptions - Decision Activity', 'Create Issued Items', 'Issued Items Activity', 'Check Upload Formats', and 'ACH Filters'. On the left side, there is a 'Search ACH Exceptions' panel with fields for Account, Amount, Posted Date, SEC Code, and Entry Description, along with Search, Reset, Review, and Reset buttons.

### 1 Navigating to ACH Exceptions

Select ACH Exceptions or ACH Exceptions - Decision Activity from Positive Pay menu to work or view exception items

# Positive Pay – ACH Exceptions

## ACH Exceptions Features

The screenshot displays the INTRUST Bank ACH Exceptions interface. At the top, there is a navigation bar with 'DASHBOARD', 'ACCOUNTS', 'PAYMENTS', 'REPORTING', and 'ADMIN'. The main content area is titled 'ACH Exceptions' and includes a search filter on the left with fields for Account, Amount, Posted Date, SEC Code, and Entry Description. A table of ACH exceptions is shown with columns for Pay, Return, Account, ACH Company, Amount, Posted Date, Debit/Credit, SEC Code, and Description. A 'Details Administrative' modal window is open, showing decision options (Pay/Return), account information, and entry details. At the bottom right, there are 'Pay All' and 'Return All' buttons. Orange arrows and numbers 1 through 6 highlight specific features: 1. Download button, 2. Print button, 3. Search filter, 4. Details modal, 5. Pay/Return radio buttons, and 6. Pay All/Return All buttons.

1 ACH Exception page can be downloaded to PDF or CSV file.

2 Print button at the top of the page, prints the current page.

3 Search ACH Exceptions filter can be used to narrow results.

4 Clicking the “Details” link provides additional information with the ability to decision from this view.

5 To decision an item, select the Pay or Return radio buttons and confirm your decisions.

Note that ACH Exception items can only be decided One Time.

6 To decision all items at the same time, select the Pay All or Return All buttons and confirm the decisions.

Pay All or Return All applies to all items on all pages, not just the current page.

**?** Hover over message on the page title which includes all ACH Exception Items that need to be decided before the established cutoff time. If items are not decided prior to the cutoff time, the financial institution's default decision will be applied.

# Positive Pay – ACH Exceptions

## Decision Activity Features

The screenshot shows the INTRUST Bank interface for ACH Exceptions - Decision Activity. At the top, there are navigation tabs: DASHBOARD, ACCOUNTS, PAYMENTS, REPORTING, and ADMIN. The main content area is titled 'ACH Exceptions - Decision Activity' and contains a search filter on the left and a table of transactions. A 'Details Checking' modal window is open, showing information for a specific transaction. Annotations with arrows point to the following features:

- 1 ACH Exception page can be downloaded to PDF or CSV file.
- 2 Print button at the top of the page, prints the current page.
- 3 Search ACH Exceptions – Decision Activity filter can be used to narrow the results of previously decided items.
- 4 Clicking the “Details” link provide additional information including audit trail activities.

Decision	Decision Date	Account	ACH Company	Amount	Posted Date	Type	SEC Code	Description	Details
RETURN		Checking	Shilpa Reddy	\$2.00	04/20/2020	ACH Debit	PPD	OFFSET Shilpa Reddy PPD 001130332000004	<a href="#">Details</a>
RETURN		Checking	Shilpa Reddy	\$2.00	04/21/2020	ACH Debit	PPD	OFFSET Shilpa Reddy PPD 001130332000004	<a href="#">Details</a>
RETURN	05/28/2020	Checking	Shilpa Reddy	\$12.09	05/27/2020	ACH Debit	PPD	OFFSET Shilpa Reddy PPD 001130332000004	<a href="#">Details</a>
PAY		Checking	Shilpa Reddy	\$2.00	04/22/2020	ACH Debit	PPD	OFFSET Shilpa Reddy PPD 001130332000004	<a href="#">Details</a>
PAY	05/08/2020	Checking	Binu Itty	\$19.19	05/07/2020	ACH Debit	PPD	PAYROLL Binu Itty PPD 2019939383 001130332000002	<a href="#">Details</a>
								OFFSET Shilpa Reddy PPD 1010444444	

1 ACH Exception page can be downloaded to PDF or CSV file.

2 Print button at the top of the page, prints the current page.

3 Search ACH Exceptions – Decision Activity filter can be used to narrow the results of previously decided items.

4 Clicking the “Details” link provide additional information including audit trail activities.

These items were either Paid, Returned or not decided prior to the bank’s cutoff time (“No Decision” listed as the decision).

🔍 Hover over message added to the ACH Exceptions Page which Includes all ACH Exception items that have been paid, returned, and not decided prior to the cutoff time

# Positive Pay – ACH Exceptions

## Dashboard Widget

The screenshot shows a dashboard widget titled "Positive Pay" with two tabs: "Check Exceptions (1)" and "ACH Exceptions (3)". The "ACH Exceptions (3)" tab is active, displaying a table with the following data:

Pay	Return	Account ID	ACH Company ID	Type ID	SEC ID	Amount ID	Description ID
<input type="radio"/>	<input type="radio"/>	<a href="#">1984</a>	Cupcakes	Credit	PPD	\$30.00	CUPCAKES Cupcakes PPD 001130332000004
<input type="radio"/>	<input type="radio"/>	<a href="#">1020</a>	A Shoe Store	Credit	PPD	\$2.22	OFFSET 0 A Shoe Store PPD 001130332000002
<input type="radio"/>	<input type="radio"/>	<a href="#">1020</a>	MATTHEW 2	Credit	PPD	\$5.11	OFFSET 0 MATTHEW 2 PPD 001130332000002

At the bottom of the widget, there are buttons for "Review", "Reset", "Pay All", and "Return All".

ACH Exception items can also be decided from the Dashboard Widget.

Items decided on the widget will be moved immediately to the decision activity page

Items can be decided individually by selecting the Pay or Return radio buttons or all at the same time by using the Pay All or Return All features

Positive Pay Widget can be added to your dashboard by selecting the Configure Dashboard button on the home page and add the Positive Pay widget. The widget allows you to decision both ACH and Check Exception items if you are using both Positive Pay features

# Positive Pay – ACH Exceptions

## Access and Entitlements

The screenshot displays the INTRUST Bank Admin interface. At the top, there is a navigation bar with the INTRUST Bank logo on the left and utility links (Message Center, Notifications, Cut-Off Times, Last Login, and user profile) on the right. Below the navigation bar, a breadcrumb trail shows 'Back to User List'. The main content area is for user 'Sierra McCaffrey' (Status: Active), with an 'Edit' button. A sidebar on the left contains a menu with categories like ACH, POSITIVE PAY, REPORTING, and TRANSFER/LOAN PAYMENT, each with an 'Entitlements' sub-item. The 'Entitlements' sub-item under 'POSITIVE PAY' is selected. The main content area is titled 'Positive Pay Entitlements' and has two tabs: 'Check Exceptions' and 'ACH Exceptions'. Below the tabs is a search bar labeled 'Type to filter'. A table follows with two columns: 'Account Name' and 'Work ACH Exceptions'. The table lists ten accounts, each with a checkbox in the 'Work ACH Exceptions' column.

Account Name	Work ACH Exceptions
1020	<input type="checkbox"/>
1021	<input type="checkbox"/>
1228	<input type="checkbox"/>
2645	<input type="checkbox"/>
9195	<input type="checkbox"/>
x0501	<input type="checkbox"/>
x3005	<input type="checkbox"/>
xx3984	<input type="checkbox"/>
xx7739	<input type="checkbox"/>
xxxx7678	<input type="checkbox"/>
xxxx8789	<input type="checkbox"/>
xxxxxxxxxxx3644	<input type="checkbox"/>

### 1 Access Control

- User access can be controlled by an Admin User
- Users can be given access to Work ACH Exceptions or View ACH Exceptions on specific accounts
- Admin users can select Admin, User List, then select View User from the Actions menu, navigate to Positive Pay and select Entitlements to add or update these entitlements