ONPointe Treasury

ACH Positive Pay User Guide

VERSION 2.3 | UPDATED November 2023 | © 2023 OLD NATIONAL BANK

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Treasury | Old National Bank

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Introduction

Welcome to Old National's ACH (Automated Clearing House) Positive Pay service. ACH Positive Pay helps you avoid fraud occurring from unauthorized ACH payments. This user guide explains how to access and use the service via the ONPointe Treasury portal.

About ACH Positive Pay

ACH Positive Pay is an automated fraud detection tool that helps mitigate the risk of fraud by allowing company users to review ACH exceptions and make decisions to pay or return them. An exception item is any ACH debit or credit transaction that is blocked because it did not match the criteria defined in an ACH filter.

Exceptions are available for review Monday through Friday between the hours of 7am ET/ 8am CT – 2pm ET/1pm CT. A system generated email or SMS (text) notification will be sent to users that have enabled the ACH Positive Pay Notification subscription (alert) under two conditions; (a) The user has exception items that require a decision (b) a reminder notification is sent 30-minutes prior to the decision deadline, if there are exceptions still requiring a decision.

About ACH Filters

An ACH filter prevents future exceptions from being generated for an originating company.

Filters are conditions that determine whether transactions are debited or credited from accounts or blocked. If a transaction matches a filter, it is processed normally and sent to post. If a transaction does not match a filter, it is blocked and presented as an exception. Company users can review ACH exceptions and decide to pay or return them.

Company users can create new filters based on exceptions they have decided to pay to prevent future exceptions from being generated for originating companies. ACH Positive Pay filters are updated daily at the end of the exception decision window. **Note:** It may take one business day for your filter to take effect within ONPointe Treasury.

As ACH transactions arrive at the bank, the system checks to see if a filter, authorizing the vendor to debit or credit the account, has been created. If no filter exists, the ACH transaction will become an exception and need to be reviewed.

Decisioning

Decisions can be made on ACH exceptions between 7am ET / 8am CT – 2pm ET / 1pm CT. If a decision is not made on an exception during this time, then the default decision is applied, and the item will be returned as unauthorized.
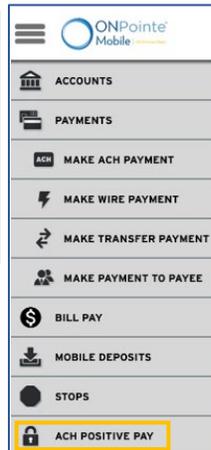
Reviewing Exceptions

To view current day incoming ACH exception items, log into **ONPointe Treasury or ONPointe Mobile**. Navigate **to Control & Recon > ACH Positive Pay** or use the **Action Center** link on the Dashboard.

Desktop Version

Control & Recon

Stop Payments
ACH Positive Pay
Check Positive Pay

Mobile Version

	Action Center	
0	ACH Approvals Pending	
0	Wire Approvals Pending	
0	Transfer Approvals Pending	
9	ACH Positive Pay Exceptions	
31	Check Positive Pay Exceptions	
0	Expired Payments	
1	Users Locked Out	

ONPointe Mobile

- ACCOUNTS
- PAYMENTS
- MAKE ACH PAYMENT
- MAKE WIRE PAYMENT
- MAKE TRANSFER PAYMENT
- MAKE PAYMENT TO PAYEE
- BILL PAY
- MOBILE DEPOSITS
- STOPS
- ACH POSITIVE PAY

Step 1: Review Exceptions (Decision Items Screen)

Exception items will be reported to you on the current business day before they have been posted to your account.
Once reviewed, select **Pay** or **Return** which will activate the **Enter Decisions** button.
Selecting **Pay** will activate the **Create Filter** button.

Account ▲	Amount	Sending Company	SEC	Transaction Type	Effective Entry Date	Pay All	Return All
Prev 1 Next Go to page 1		Showing 1 - 9 of 9				Items to display: 10 20 50	
*6694 (ACH PP 5)	$7,982.23	5/3 BANKCARD SYS	CCD	DDA Payment	09/05/2023	☑ CreateFilter	☐
*6694 (ACH PP 5)	$2.09	5/3 BANKCARD SYS	CCD	DDA Payment	09/05/2023	☐	☐
*6694 (ACH PP 5)	$29,713.80	HealthPartners	CCD	DDA Payment	09/05/2023	☐	☐
*6694 (ACH PP 5)	$1,214.02	JPMorgan Chase	CCD	DDA Payment	09/06/2023	☐	☐
*6694 (ACH PP 5)	$20,236.36	AFC Travel Inc	CCD	DDA Payment	09/05/2023	☐	☐
*6694 (ACH PP 5)	$1,825.30	DELTA DENTAL	CCD	DDA Payment	09/06/2023	☐	☐
*6694 (ACH PP 5)	$14,386.27	EMPOWER	CTX	DDA Payment	09/06/2023	☐	☐
*1982 (City of Waconia)	$176.00	AMERICAN EXPRESS	CCD	DDA Payment	09/05/2023	☐	☐
*1982 (City of Waconia)	$14.59	AMERICAN EXPRESS	CCD	DDA Payment	09/05/2023	☐	☐
Prev 1 Next Go to page 1		Showing 1 - 9 of 9				Items to display: 10 20 50	

Results returned in 0.059 seconds
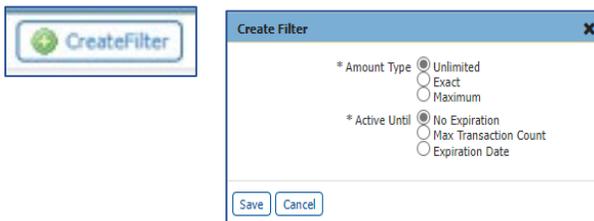
✔ Enter Decisions   ✘ Cancel

When reviewing Positive Pay exceptions change the number of items displayed on the screen using the **Items to display** tool (default = 10). This can be helpful when selecting the **"Pay All"** or **"Return All"** option which applies to every ACH shown on the current page.
Note: Remember to navigate to any remaining pages when reviewing and submitting exception decisions.

Note: The **Create Filter** feature is not available when using the **Pay All** feature.

Step 1a: Create Filter (During Exception Review)

Creating a **Filter** prevents future exceptions from being generated for an originating company.

Click the **Create Filter** button.
Select the applicable option for **Amount Type** and **Active until.** Click **Save**.
Click **Cancel** to go back to the **Decision Items** page.

Create Filter ✕

* Amount Type ⦿ Unlimited
               ○ Exact
               ○ Maximum

* Active Until ⦿ No Expiration
               ○ Max Transaction Count
               ○ Expiration Date

Save Cancel

Step 2: Enter Decisions

Once reviewed, select **Enter Decisions** to save your decision(s).

Account ▲	Amount	Sending Company	SEC	Transaction Type	Effective Entry Date	Pay All		Return All
Prev 1 Next Go to page 1		Showing 1 - 3 of 3				Items to display: 10 20 50		
*6694 (ACH PP 5)	$35,456.07	SHEPLEY MOTORS	CCD	DDA Payment	01/10/2023	☑	🟢 CreateFilter	☐
*6694 (ACH PP 5)	$295.70	VILLAGE OF ELBUR	CCD	DDA Payment	01/10/2023	☐		☑
*6694 (ACH PP 5)	$25,650.08	CHICAGO TESTING	CCD	DDA Payment	01/10/2023	☑	🟢 CreateFilter	☐
Prev 1 Next Go to page 1		Showing 1 - 3 of 3				Items to display: 10 20 50		
						Results returned in 0.015 seconds		

✔ Enter Decisions   ✘ Cancel

Step 3: Complete

Confirm that the filters have been created (notated by the ✔).
To proceed, select **Complete**. Click **Return** to finish.

ACH Positive Pay

💡 You have 30 minutes or less before the decision deadline. Decisions submitted after 2:00 PM EDT will be ignored and a predefined auto-decision will be applied to those records.

—— Current Progress —— 1 Decision —— 2 Review —— 3 Complete ——

Items Paid

Account	Sending Company	Amount	SEC	Transaction Type	Effective Entry Date	Filter
*6694 (ACH PP 5)	EMPOWER	$14,386.27	CTX	DDA Payment	09/06/2023	✔
*6694 (ACH PP 5)	DELTA DENTAL	$1,825.30	CCD	DDA Payment	09/06/2023	✔
*6694 (ACH PP 5)	5/3 BANKCARD SYS	$7,982.23	CCD	DDA Payment	09/05/2023	
*6694 (ACH PP 5)	HealthPartners	$29,713.80	CCD	DDA Payment	09/05/2023	✔
*6694 (ACH PP 5)	AFC Travel Inc	$20,236.36	CCD	DDA Payment	09/05/2023	✔
*1982 (City of Waconia)	AMERICAN EXPRESS	$176.00	CCD	DDA Payment	09/05/2023	✔
*1982 (City of Waconia)	AMERICAN EXPRESS	$14.59	CCD	DDA Payment	09/05/2023	

Items Returned

Account	Sending Company	Amount	SEC	Transaction Type	Effective Entry Date
*6694 (ACH PP 5)	5/3 BANKCARD SYS	$2.09	CCD	DDA Payment	09/05/2023
*6694 (ACH PP 5)	JPMorgan Chase	$1,214.02	CCD	DDA Payment	09/06/2023

✔ Complete   ✘ Cancel

Edit Exception Decisions

The exception decision of Pay or Return, for current day exceptions, can be changed, if needed, prior to the exception decision review deadline of 2pm ET / 1pm CT.

Step 1: Decision Items Screen

From the **Decision Items Screen** review the ACH exceptions/exception decisions (denoted by a **green** checkmark).

Account ▲	Amount	Sending Company	SEC	Transaction Type	Effective Entry Date	Pay All	Return All	
Prev 1 Next Go to page 1		Showing 1 - 9 of 9				Items to display: 10 20 50		
*6694 (ACH PP 5)	$7,982.23	5/3 BANKCARD SYS	CCD	DDA Payment	09/05/2023	✔		✏
*6694 (ACH PP 5)	$2.09	5/3 BANKCARD SYS	CCD	DDA Payment	09/05/2023		✔	✏
*6694 (ACH PP 5)	$29,713.80	HealthPartners	CCD	DDA Payment	09/05/2023	✔		✏
*6694 (ACH PP 5)	$1,214.02	JPMorgan Chase	CCD	DDA Payment	09/06/2023		✔	✏
*6694 (ACH PP 5)	$20,236.36	AFC Travel Inc	CCD	DDA Payment	09/05/2023	✔		✏
*6694 (ACH PP 5)	$1,825.30	DELTA DENTAL	CCD	DDA Payment	09/06/2023	✔		✏
*6694 (ACH PP 5)	$14,386.27	EMPOWER	CTX	DDA Payment	09/06/2023	✔		✏
*1982 (City of Waconia)	$176.00	AMERICAN EXPRESS	CCD	DDA Payment	09/05/2023	✔		✏
*1982 (City of Waconia)	$14.59	AMERICAN EXPRESS	CCD	DDA Payment	09/05/2023	✔		✏
Prev 1 Next Go to page 1		Showing 1 - 9 of 9				Items to display: 10 20 50		
						Results returned in 0.071 seconds		

✔ Enter Decisions   ✖ Cancel

Step 2: Edit

Select **Edit** (pencil icon) to remove the existing decision and update accordingly. Once complete select **Enter Decisions**.

Account ▲	Amount	Sending Company	SEC	Transaction Type	Effective Entry Date	Pay All	Return All	
Prev 1 Next Go to page 1		Showing 1 - 9 of 9				Items to display: 10 20 50		
*6694 (ACH PP 5)	$7,982.23	5/3 BANKCARD SYS	CCD	DDA Payment	09/05/2023	☐	☐	
*6694 (ACH PP 5)	$2.09	5/3 BANKCARD SYS	CCD	DDA Payment	09/05/2023		✔	✏
*6694 (ACH PP 5)	$29,713.80	HealthPartners	CCD	DDA Payment	09/05/2023	✔		✏
*6694 (ACH PP 5)	$1,214.02	JPMorgan Chase	CCD	DDA Payment	09/06/2023		✔	✏
*6694 (ACH PP 5)	$20,236.36	AFC Travel Inc	CCD	DDA Payment	09/05/2023	✔		✏
*6694 (ACH PP 5)	$1,825.30	DELTA DENTAL	CCD	DDA Payment	09/06/2023	✔		✏
*6694 (ACH PP 5)	$14,386.27	EMPOWER	CTX	DDA Payment	09/06/2023	✔		✏
*1982 (City of Waconia)	$176.00	AMERICAN EXPRESS	CCD	DDA Payment	09/05/2023	✔		✏
*1982 (City of Waconia)	$14.59	AMERICAN EXPRESS	CCD	DDA Payment	09/05/2023	✔		✏
Prev 1 Next Go to page 1		Showing 1 - 9 of 9				Items to display: 10 20 50		
						Results returned in 0.071 seconds		

✔ Enter Decisions   ✖ Cancel

Step 3: Complete

Review the updated exception decision(s). To proceed, click **Complete**. Click **Return** to finish.

ACH Positive Pay

💡 You have 30 minutes or less before the decision deadline. Decisions submitted after 2:00 PM EDT will be ignored and a predefined auto-decision will be applied to those records.

Current Progress — 1 Decision — 2 Review — 3 Complete

Items Returned

Account	Sending Company	Amount	SEC	Transaction Type	Effective Entry Date
*6694 (ACH PP 5)	5/3 BANKCARD SYS	$7,982.23	CCD	DDA Payment	09/05/2023

✔ Complete   ✖ Cancel

Reports

ACH Positive Pay Activity

To view past decisions on ACH Positive Pay exceptions, navigate to **Control & Recon > ACH Positive Pay**. From the right-hand menu, select **ACH Positive Pay Activity**.
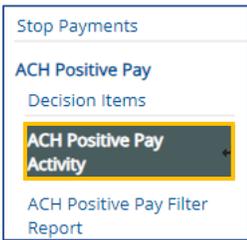
Use the **Search Decision Activity** box to define your query. Search by **User, Account Number, Date Range, and Decision**. Click **Search.**

Here are functions available for the items in the search results:

- Click the **View** button to view audit trail details about the ACH transaction.
- Navigate between pages using the **Prev**, **Next** and numeric buttons or enter the page number in the **Go to page** box.
- Change the number of items displayed on the screen using the **Items to display** tool.

The **Decision** drop-down menu includes the following:

| Decision Status	Description
All	Display all ACH Positive Pay exceptions regardless of the decision.
Undecided	ACH Positive Pay exceptions that need to be reviewed.
Decided Pay	ACH Positive Pay exceptions that were decisioned as Pay.
Decided Return	ACH Positive Pay exceptions that were decisioned as Return.
Expired	ACH Positive Pay exception that was not decisioned before the close of the deadline window. ****System default will be applied.**

Export Decision Activity

To download a comma-separated (.CSV) file of items in your query, use the **Export** button to export your summary data, including Company Name, Company ID, User ID, Account ABA, Account Number, Decision Date, Decision, Sending Company ID, Sending Company ABA, Amount, Status. Transaction Code, SEC Code, Trace Number, Effective Date. When the Download Report window opens, use the **Download** button to save a file or **Print** to print the output.
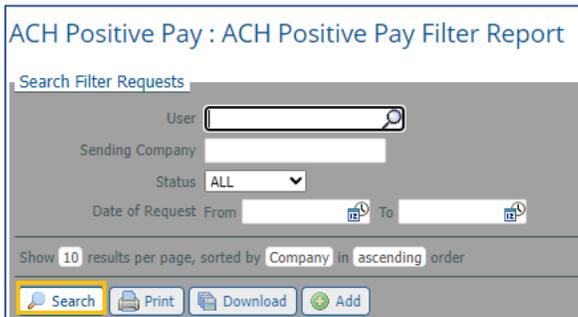
ACH Positive Pay Filter Report

The **ACH Positive Pay Filter** report provides a list of existing filters that have been created, authorizing a company to debit or credit the business account based on the filter criteria. The **ACH Positive Pay Filter** report can be used to view, edit, add, and delete filters. Newly created and edited filters are updated daily after the exception decision window closes.

To view existing ACH filters or setup new filters, navigate to **Control & Recon > ACH Positive Pay**. From the right-hand menu, select **ACH Positive Pay Filter Report**.
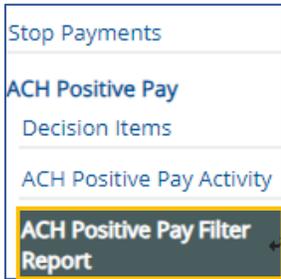
Use the **Search Filter Requests** box to define your query. Search by User, **Sending Company, Status, or Date of Request**. Click **Search.**

Create a Filter

To create a new ACH filter, navigate to **Control & Recon > ACH Positive Pay**. From the right-hand menu, select **ACH Positive Pay Filter Report.** Select **Add.**

From the **Create Filter** pop-up enter the following criteria:

Create Filter	✖
* Account	124347403 (ACHPPTest 07) 🔍
Routing Number	086300012
* Sending Company ID	ONBTPRODUC
* Sending Company Name	ONBTPRODUCT
* Tran Code	22 - DDA Credit ▾
* Amount Type	● Unlimited ○ Exact ○ Maximum
* Active Until	● No Expiration ○ Max Transaction Count ○ Expiration Date

Save Cancel

1. Select the **Account** that the transaction will post to.
   a. The **Routing Number** will pre-fill.
2. Enter the **Sending Company ID**
   a. The **Sending Company ID** (ACH Originating company ID) must be an exact match.
   b. The ACH Company ID is not available via ONPointe unless the company subscribes to the NACHA Detail Report. *To ensure accuracy, please contact the Originating ACH Company to authenticate the incoming ACH Company ID*.
3. Enter the Company Name (this does not need to be an exact match, 16 characters max).
4. Tran Code –
   a. 27 – DDA Debit – Checking withdrawal
   b. 22 – DDA Credit (if enabled) – Checking deposit
5. Amount Type – Enter an exact or maximum dollar amount to restrict the amount authorized per individual transaction (Default = Unlimited).
   a. **Note:** If the amount does not match the filter, it will be sent as an exception to be reviewed.
6. Active Until – Select the frequency for the length of time the ACH Originator is authorized to debit or credit the account (Default = No expiration).
   a. **Note:** If you set an **Expiration Date**, any transaction received from this sender after the filter expires will be presented as an exception to be reviewed.

Click **Save** to add the filter.

For further assistance, contact **Treasury Management Client Services at 800-844-1720**

Note: If you do not have this information, you can create a filter the first time an ACH transaction is presented as an exception.

Modify A Filter

To **View, Edit, Clone** or **Delete** an ACH filter, navigate to **Control & Recon > ACH Positive Pay**. From the right-hand menu, select **ACH Positive Pay Filter Report.** Click **Actions** to select from the drop-down menu.

⚙ Actions ▾

Here are the available **Actions**:

View – Review the details of the ACH Positive Pay filter.

View Filter

Company	OPTreasury
Account	124347403 (086300012)
Sending Company ID	ONBTPRODUCT (ONBTPRODUC)
Tran Code	22
Amount Type	Unlimited
Active Until	No Expiration
Status	PENDING
Filter Action	Add
Creation Date	Sep 6, 2023 4:25 PM EDT
Last Modified	Sep 6, 2023 4:25 PM EDT
Last Modified By	OPTreasury / KHEIDRICH

Edit – Make changes to the ACH Positive Pay filter (i.e. transaction code, dollar amount, Active Until period).

Update Filter

* Account	124347403
Routing Number	086300012
* Sending Company ID	ONBTPRODUC
* Sending Company Name	ONBTPRODUCT
* Tran Code	22 - DDA Credit
* Amount Type	⦿ Unlimited ◯ Exact ◯ Maximum
* Active Until	⦿ No Expiration ◯ Max Transaction Count ◯ Expiration Date

Save Cancel

Clone – Copy a specific ACH Positive Pay filter using some of the details from the filter and apply it to a different account and or Tran Code.

Clone Filter

* Account	🔍
Routing Number	
* Sending Company ID	ONBTPRODUC
* Sending Company Name	ONBTPRODUCT
* Tran Code	22 - DDA Credit
* Amount Type	⦿ Unlimited ◯ Exact ◯ Maximum
* Active Until	⦿ No Expiration ◯ Max Transaction Count ◯ Expiration Date

Save Cancel

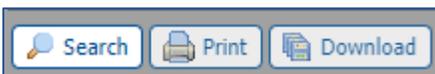**Delete** – Delete the ACH Positive Pay filter.

Delete Filter

Are you sure you want to remove this filter?

Yes | No

Printing & Downloading

To print a PDF of the ACH Positive Pay filters from your query, click **Print**.

🔍 Search   🖨 Print   📋 Download

To download a PDF of the ACH Positive Pay filters from your query, click **Download**. When the Download Report window opens, click the **Open** button to display the report to the screen or click **Save As** to name the report and save it to your computer.

Subscriptions (Alerts)

Subscriptions lets you determine the alert type and format for notifications to be sent to you for events that occur within ONPointe Treasury. **Subscriptions** can be accessed from the drop-down list located under the **My Settings** menu.
Your subscriptions will vary depending on which ONPointe Treasury services your company uses, and which services you are permitted to use.

> **Note:** Prior to selecting the SMS (text) notification option go to **My Settings > My Profile > Contact Information**. Check the box for **Enable SMS Messages** and **Terms and Conditions** to agree to the terms. Enter your cellular number in the **Message Enabled Cell Phone Number** box. Click **Test** to confirm your ability to receive an SMS text. Refer to the *ONPointe Treasury Getting Started Guide*, available at www.oldnational.com/tmic, for SMS enrollment instructions.

Available Subscriptions

Subscription	Description
ACH Positive Pay Notification	A notification that ACH Positive Pay exception(s) need a decision. The initial notification is sent out at 7am ET / 8am CT. A reminder notification is sent out around 1:30pm ET / 12:30pm CT if there are exceptions that still have not been decisioned.
ACH Positive Pay File Load Notification	A notification informing users that they "do not have exception items to decision", if applicable.
ACH Positive Pay Decision Requiring Approval	An exception that has been decisioned needs to be approved by another user (requires dual control).

Step 1: Enable Subscriptions

Expand the applicable subscription to display the **Delivery Settings**. Email is selected by default and cannot be unselected. Select the **Cellphone** icon to enable SMS (text) notifications to be delivered in addition to email. Complete the same steps for all applicable subscriptions.

> **Note:** Saved subscriptions will be notated by a **green** checkmark.

Step 2: Complete

> **Note:** Subscriptions highlighted in pink with the message "There are no default options configured for this subscription" means there are no options to manage.

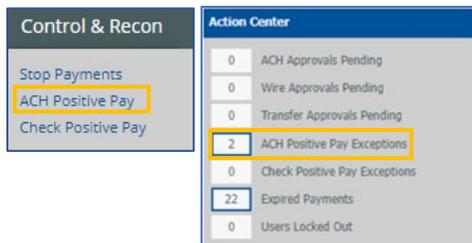# Appendix A: Dual Control – ACH Exceptions

Dual control of ACH exception decisions is an optional feature available upon request. Dual control requires the use of two different users to complete the exception decision process. Users must be entitled to approve exception decisions to complete the processes shown in this Appendix.

This section of the user guide assumes that the process titled *Reviewing Exceptions* found earlier in this guide has been completed.
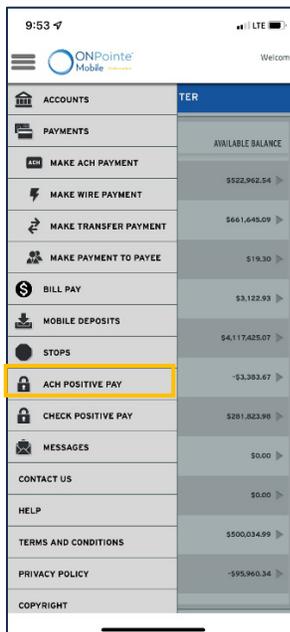
Approving ACH Exceptions - Secondary User

To view current items, log into **ONPointe Treasury** or **ONPointe Mobile**. In the desktop version navigate to **Control & Recon > ACH Positive Pay** or use the **Action Center** link on the Dashboard.

Desktop Version

Mobile Version

From the **ACH Positive Pay** menu, select **Decision Items**.

From the Decision Activity screen select from one of the following options:
- **View:** To see the ACH transaction details and Status History.
- **Approve:** Approve the current decision to pay or return.
- **Reject:** Reject the current decision to pay or return.

Note: If **Reject** is selected, the user will be required to select a **Reject** reason and the exception will need to be reviewed by the original approver to approve the **Return**.

Select **Complete** to complete the process. Click **Return** to finish.

Once all decisions have been made, the exception **Status** will reflect **Pending**.

Frequently Asked Questions

I created a filter, but I am still receiving exceptions for the originating company.

Filters are updated, daily, within the core system at the close of the exception review window (2pm ET / 1pm CT). If the ACH transaction arrived at the bank before the filter was picked up, you will receive an exception to decision. If you try to create a filter, the system will notify you if a filter already exists.

Why can't I build a filter from the exceptions screen?

If you select Pay All, the system will not make the Create Filter button available. You must select the Pay box on the transaction row to have access to the Create Filter button.

I completed my exception decisions, but the Action Center still shows that I have exceptions.

The Action Center counter will not reset until after the exception decision window has closed. You can verify that your decisions are complete by selecting Control & Recon, ACH Positive Pay. Decisioned items will have a green check mark. Be sure to verify that you have made decisions for all exceptions, because there can be multiple pages.

Is Dual Control available with ACH Positive Pay Decisions?

Yes, this is a user level permission that can be set up by the Administrator.

When will my account reflect approved ACH Positive Pay exceptions?

The ACH transactions will memo post to your account around 5pm ET / 4pm CT.

Resources

Help Link

You can find a Help link ("Help for this Page") on most pages within ONPointe Treasury that provides information on how to use that particular page.

Training

Visit oldnational.com/tmic to utilize on-demand resources.

Contact Us

If you have questions, please contact our Treasury Management Client Services.

> **Hours:** Monday-Friday 8am-6pm ET / 7am-5pm CT
> **Phone:** 800-844-1720
> **Email:** tmservice@oldnational.com