

# ACH Positive Pay

## User Guide

**WINTRUST**<sup>®</sup>  
TREASURY MANAGEMENT

### Manage Exceptions



The final cutoff time for ACH Positive Pay is 2 p.m. CST. The default decision of Return will be applied to any exceptions items that do not have a decision applied prior to this time.

Users with appropriate entitlements will receive an initial alert at approximately 5 a.m. CST. A second reminder alert will generate approximately one hour prior to the cutoff time for items that do not have a decision applied.

### Make a Decision on an Exception Item

1. Click **Account Services > ACH Positive Pay**.
2. Scroll to the **ACH Exceptions Awaiting Approval and/or Decision** section to make a decision on one or more exception items.
3. Check the box next to each exception for which you want to make a decision.
4. In the **Decision** drop down, select Pay or Return.
  - a. When **Pay** is selected, the row will expand down to show an Add Payment rule for this **originating company** checkbox, which will be automatically selected. The payment rule will be set up with the following defaults:
    - i. **Maximum Amount** – No maximum. This allows the originating company to debit you for any dollar amount.
    - ii. **ACH Transaction Type** – ALL-Select All. This allows all ACH Standard Entry Class (SEC) codes to post to the account.
  - b. You may edit the above defaults by clicking on the **Edit** icon. Enter the new criteria and click **Save Changes**.
5. Click **Continue**.
6. Verify the decision(s) and click **Transmit**.

### **Manage Payment Rules**



Please reference the Payment rule guidelines link for important information regarding multiple payment rules.

### **Add New Authorizations**

1. Click **Account Services > ACH Positive Pay**.
2. Click **Manage Payment Rules**.
3. Click the **Add authorization** link and fill in or select the following fields:
  - a. **Rule Type**
    - i. Do not allow – This will block the originating company from debiting your account and always be an exception item to decision.
    - ii. Ongoing – This will allow the debit from the originating company to automatically post to your account, provided all other criteria is met.
    - iii. One-time – This will allow a one-time debit from the originating company to automatically post to your account. Subsequent debits will be an exception item to decision.
  - b. **Account** – Choose the account the authorization should be added to.
  - c. **Maximum amount** – The maximum dollar amount the originating company can debit you.
    - i. No maximum amount – Allows the originating company to debit you for any dollar amount.
    - ii. Maximum amount – Allows up to the dollar amount entered. Anything over the stated dollar amount will be an exception item to decision.
  - d. **ACH transaction type** – Defaults to ALL-Select All. This allows all ACH Standard Entry Class (SEC) codes to post to the account. Unless specified by the originator, best practice is to use CCD for corporate originators and PPD for consumer originators.
  - e. **Originator Company**
  - f. **Originator Company ID**
  - g. **Expiration date**
    - i. No expiration date – The authorization will be in effect until you delete it from the system. Any debits from the originating company will post to your account as long as all other criteria is met.
    - ii. Expiration date – The authorization will be in effect until the date entered. After that date, all debits from the originating company will be an exception item.
4. Click **Continue** to add the payment rule.

### **Manage Payment Rules**

1. Click **Account Services > ACH Positive Pay**.
2. Click on **Manage Payment Rules**.
3. Click the three dots to the right of the payment rule to select one of the following:
  - a. Edit – Update fields as needed and click **Continue** to apply.
  - b. Delete – A pop-up will appear to confirm you want to delete the rule. Click **Yes, Delete**.

### **View Exceptions Status**

1. Click **Account Services > ACH Positive Pay**.
2. Click **Exceptions Status**.
3. Select the **Account Type**.
4. Select one or more **Accounts**.
5. Select a **Date range**:
  - a. Specific date
  - b. From/To range
  - c. Current business day
6. Select the **Exception type**:
  - a. Include all exceptions
  - b. Decided
  - c. Not yet decided
7. Click **Search**.

### **Got Questions? We Can Help**

There are additional resource links for users found at the bottom of each page within i-BusinessBanking™ in the Got Questions tab. Clicking on the tab will pull it up and display the Treasury Management Support telephone number, along with 'How Do I?' and 'Frequently Asked Questions' links.



The Treasury Management Support team is available to assist Monday through Friday from 7:30 a.m. – 6 p.m. CST.

- Illinois Support: 847-939-9050
- Wisconsin Support: 262-369-4220
- Michigan Support: 616-494-1455

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