



Business online banking.

# **Guide to ACH Positive Pay.**

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## ACH Positive Pay overview.

ACH Positive Pay is designed to empower users with the ability to prevent financial loss due to unauthorized incoming ACH debit transactions. Certain types of fraudulent ACH debit transactions must be returned to STCU by the opening of the second business day following the settlement date. This means businesses must identify these transactions same day and return any unauthorized transactions immediately to prevent financial loss.

The ACH Positive Pay module is highly configurable. A list of ACH Positive Pay features are shown below.

Feature name	Description	Standard	Optional
Approved list	Allows users to identify companies that are allowed to debit an account or accounts and to set parameters to control the debit activity.	✓	
Blocked list	Allows your company to identify companies that are not allowed to debit an account or accounts.	✓	✓
Notification rules	Establishes who should be alerted, how they should be alerted and the conditions that should prompt an alert.	✓	
Change transaction status	If the user has been granted the Change Status user feature and the transaction is eligible for a decision, the user will be able to make pay/return decisions on ACH debits.	✓	
Written statement of unauthorized debit (WSUD)	If required by STCU, this form will be completed to return a transaction, by selecting a reason and providing an electronic signature authorizing the return.	✓	
No Written statement of unauthorized debit	<b>Note:</b> STCU may choose to require business users to make all pay/return decisions same day and waive the requirement to present a written statement. In that case, this feature will not be available.		✓
Reports	Allows a user to view data on the following features: <ul style="list-style-type: none"> <li>• Notification Rules</li> <li>• Approved List</li> <li>• Block List</li> </ul>	✓	

Accounts enrolled in these services are assigned a default setting of System-Pay or System-Return. If a decision is not made by the end of day cut-off time, the default setting will apply. Three levels of notification and two alert types are supported, as well as customized notification rules. Approved and blocked lists are available to automatically override the system default settings to automatically pay or return transactions when they are received from companies identified on those lists. The approved and blocked lists are designed to minimize unnecessary alerts and action when transactions are within pre-approved parameters.

## Notification levels.

When an account is enrolled for ACH Positive Pay, one of three levels of notification can be established for exception alerts. The notification level options and descriptions are provided below.

Notification level	Description
Transaction Alerts	One alert for each transaction.
Account Alerts	One alert per account when one or more transactions are received.
Service Alerts	One alert per day if an exception exists on one or more accounts.

## Dashboard.

### Using the Dashboard.

The Dashboard is the default landing page within Positive Pay. If ACH Positive Pay is enabled, ACH Positive Pay summary box(es) will be displayed. Summary information on current incoming ACH transactions and status will be displayed for accounts the user has been granted access to. The user must also have the Transaction History user privilege. Active links are embedded within the ACH Positive Pay boxes to permit users to navigate from the Dashboard landing page into the ACH Positive Pay service modules or directly to transactions in the status selected. Dashboard totals are updated in real time as transaction status values are changed by a user. From the Dashboard, a user can also navigate to other Positive Pay modules by clicking Change Module.

The definitions of the items shown in the ACH Positive Pay summary box is provided below.

Service name	This module's service name is ACH Positive Pay. By clicking ACH Positive Pay on the left in the title bar will direct the user to the main menu.
End of day cut-off time	Displayed in the second bar, the day and time transaction decisions will be collected by STCU. Some or possibly all transactions will be ineligible for pay or return decisions after that time. If a pay or return decision has not been made, the system pay or system return default will apply.
Total ACH debits	The total represents the total dollar amount and number of incoming ACH debit transactions received by the STCU for the accounts the user has access to view.
Approved list exceptions	This represents the total dollar amount and number of incoming ACH debit transactions received from companies that are not on the business's approved list or have violated an approved list parameter.
Block list returns	This represents the total dollar amount and number of incoming ACH debit transactions received from companies that are on the business's blocked list and will be returned.
Set to pay / Set to return	Clicking on the dollar amount hyperlinks on the Set to Pay or Set to Return lines will expand the view to display a breakdown of the total for each category. System Pay or Return indicate transactions that will pay or return if no action is taken due to the default status. User pay or return indicate a user decision has occurred. Approved List indicates the incoming ACH debits that are from companies the business has pre-approved to debit an account or accounts. The status for these transactions will automatically be set to approved list pay. FI pay or return indicate a STCU decision has occurred on behalf of STCU.
Transaction history	The user can click on the dollar amount link for any category to be directed to a filtered view of the Transaction History.

## Dashboard and additional file loads after EOD.

After the end of day cut-off time, all pending ACH transactions are processed, and the Dashboard totals will clear out. If additional ACH transaction files are loaded after the end of day cut-off time but prior to midnight, they will not be displayed in the Dashboard until midnight and will be included in the next day's totals.

## Create users.

Enabled Business Admins can add additional users who can then be authorized to use ACH Positive Pay. To do so follow these steps below.

1. Login to STCU online banking, select Positive Pay in the left menu.
2. From the Dashboard, click "Manage Users."
3. The Users page will display. Click the "Create New User" button.
4. The New User page will display. Fill out all fields available, then click "Create User" button.
5. The User profile page will display. Scroll down to the System Roles section of the page to select what roles should be enabled for the user. For more information on managing user entitlements, please refer to the Positive Pay user guide.
6. Choose from the list of available accounts enrolled in ACH Positive Pay the user is entitled to work with and move them to the Selected Accounts box.  
(x) and (z) move individual accounts between Available and Selected Accounts.  
(>>) and (<<) move all accounts between Available and Selected Accounts.

## User accounts and privileges.

### User privilege dependencies.

Some user privileges are standard, and some are dependent upon features that are enabled by STCU. If you see a privilege below and it is not displaying for you, the feature has either not been enabled by STCU or your Business Admin.

Features which need to be enabled	Feature dependencies
Act on approved list	Transaction history.
Act on blocked list	Transaction history.
Approved list	
Blocked list	
Notification rules report	
Change transaction status	Transaction history.
Transaction history	
Notification rules	

## User privileges.

1. Login to STCU business online banking, then select “Positive Pay” from the left menu.
  2. From the Dashboard, click “Manage Users.”
  3. Select a user then scroll to ACH Positive Pay section on the page.
  4. Choose from the list of available accounts enrolled in ACH Positive Pay that the user is entitled to work with, and move them to the Selected Accounts box.
- (x) and (y) move individual accounts between Available and Selected Accounts.  
 (xx) and (yy) move all accounts between Available and Selected Accounts.
5. Grant ACH Positive Pay user privileges by selecting all, none or clicking the box beside each user privilege will add or remove the checkmark from the box. Adding a checkmark will give the user that privilege, removing the checkmark will remove the privilege from the user. The definitions of the items shown provided below.
  6. Select “Save User.” Success message will display.

Act on Approved List	User can add a company to the approved list from the Transaction History screen or Setup > Approved List. When a company is added to the approved list from Transaction History the system will only assign the account for the associated transaction.
Blocked List	User can manage and view Blocked List entries.
Notification Rules Report	User can view Notification Rules for accounts.  <b>Note:</b> This feature will not appear unless the Client Manage Notify Rules permission is enabled for the user by STCU or the Business Admin in the Administrator console.
Act on Blocked List	User can add a company to the blocked list from the Transaction History screen or Setup > Block List. When a company is added to the blocked list from Transaction History the system will only assign the account for the associated transaction.
Change Transaction Status	User can view transactions and change the status of transactions. User must also have the Transaction History User privilege.
Transaction History	User can view transactions.
Approved List	User can manage and view Approved List entries.
Notification Rules	User can configure the notification conditions for accounts.

## Preferences.

Preferences allow users to bypass the system default landing page and automatically place the user within the service module and page to perform routine functions. For instance, a user may decide they want to automatically land in the Transaction History page when entering the system, instead of going to the Dashboard and clicking on “Change Module” and then “Transaction History.”

1. From within the Dashboard or ACH Positive Pay module, click your name in the top right corner of the screen, then select “Preferences.”
2. The Preferences page will display.
3. Default module gives the user the ability to choose the default landing page.
4. Default ACH Positive Pay page allows the user to select the default landing page within ACH Positive Pay module.
5. Once any preferences have been selected, click “Save” to update your settings.

## ACH Positive Pay for ACH debits.

### Notification Rules.

Notification Rules establish who should be alerted, how they should be alerted and the conditions that should prompt an alert. Notification rules can be set on an account-by-account basis, or all accounts can be configured with the same notification rules. The two notification options are email and SMS text.

#### Note:

- Manage Notify Rules permission must be enabled for the Business Admin by STCU.
- By entering a cellphone number for SMS text alerts, you are opting to receive text messages. See STCU business fee schedule for associated fees. Additional fees from your carrier may also apply. To opt out, simply remove the cellphone number from the user interface and click “Save.”

### Setup Notification Method and Condition.

1. From the ACH Positive module, click “Setup,” then “Notification Rules.”
2. The Manage Debit Notification Rules page will display. The Selection screen is the first screen of the Notification Rules page and will display a list of all accounts that the user has access to.

**Note:** All accounts with the asterisk (\*) symbol have not been configured, and have the default notification rules, set up with the notification method via email. The email will be delivered to the notification contact established by STCU, until such time the account is configured. The default notification condition is to Notify for All ACH Debits.

3. Select the accounts to be configured and move them to the Selected Accounts box.  
(>) and (<) move individual accounts between Available and Selected Accounts.  
(>>) and (<<) move all accounts between Available and Selected Accounts.
4. Once all accounts have been selected, click the “Next” button to proceed.
5. Contacts is the second screen of the Notification Rules page. The Contacts screen will allow entry of up to six email addresses and up to six cellphone numbers.
6. To add a cellphone number, enter the 10-digit cell number in the Cell Phone 1 field. Repeat this process to add up to five additional cellphone numbers.
7. To add an email address, enter the email address in the Email 1 field. Repeat this process to add up to five additional email addresses.

8. Once all cellphone numbers and email addresses have been added, the user can proceed to the next step by clicking the “Next” button, which saves the data and moves to the next step. The user can click the Back button to go back to the Selection page, but the user will lose all data entered on this screen.
9. Conditions is the third screen of the Notification Rules page. On this page, the user can define the criteria for when alerts should be sent. It is important to note that the alert criteria controls the alerting process but does not control the transaction status designated at load time. The transaction status is controlled by the default setting, approved and block list settings. Only one radio button can be selected.

Notify for all ACH Debits	An alert will be sent for every ACH debit received on the accounts configured with this notification condition.
Notify only when an ACH Debit is over	<ul style="list-style-type: none"> <li>• Enter the dollar amount.</li> <li>• Alerts will only be sent when an ACH Debit is received that is greater than the dollar amount established.</li> <li>• Alerts will not be sent when an ACH Debit is received that is equal to or less than the dollar amount established.</li> </ul>
Notify only when an ACH Debit meets one or more of the following criteria	<p>An alert will be sent for the criteria selected.</p> <p>Select one, two or all three criteria:</p> <ul style="list-style-type: none"> <li>• Payment was made by check and converted into an ACH entry (includes transactions with an ARC, BOC, POP, or RCK standard entry class code).</li> <li>• Payment from a bank account was authorized over the internet or on a mobile phone (includes transactions with a WEB standard entry class code).</li> <li>• Payment from a bank account was authorized over the telephone (includes transactions a TEL standard entry class code).</li> </ul>
Notify only when an ACH Debit is received from a company that is not on the Approved List or does not meet the parameters on the Approved List	<p>An alert will be sent only when an ACH debit is received on the account from a company not set up on the approved list or is set up on the approved list but violates one of the additional parameters set, such as maximum amount, frequency, or start or end date.</p> <p>Alerts will not be sent on ACH debit transactions that are received from companies set up on the approved list and are within approved list parameters. Those transactions will receive a status of approved list pay. However, the status can be changed from within Transaction History.</p>

10. Click “Next” to go to the Confirm page. Review all the information entered, and if correct, click the “Save” button. If changes need to be made, click the “Back” button to navigate back to the appropriate screen.
11. Once Save has been clicked, a success message will display.
12. If the default notification rules have been changed, the account will no longer have an asterisk (\*).
13. If the user would like to restore the default contact and conditions, they may do so by navigating to the Contacts screen, where there will now be an option to select a checkbox to use default contact and conditions.

## Transaction History.

ACH Positive Pay Transaction History allows authorized users to search and view all ACH debits that have been received on enrolled accounts, and to make decisions on items. Users can use



Transaction History to search for ACH transactions for a specific account using one of the many filtering options available.

**Note:**

- Transactions are available in transaction history for one (1) year.
- The Transaction History user privilege must be enabled to access this screen.
- If the user has been granted the Change Status user privilege and the transaction is available to decision, the Pay and Return buttons will be available for use.
- Transactions that will be paid will have green shading as a background.
- Transactions that will be returned will have yellow shading as a background.
- Transaction in a return status cannot be changed after the EOD cut-off time.

**View Transaction History.**

There are two ways to navigate to the Transaction History page. One option is to navigate directly to ACH Positive Pay Transaction History from the Dashboard, by clicking on any dollar amount displayed within the ACH Positive Pay Dashboard. When using this option, Transaction History will only display transactions included in the category selected. To see all transactions, click on Total ACH Debits. Another option is to navigate within the ACH Positive Pay module, to the View menu and click “Transaction History.”

The Transaction History page will display all current-day transactions for all accounts to which the user has access. The definitions of the Transaction History page columns shown are provided below.

Date	Date the ACH debit was presented for payment or loaded to ACH Positive Pay.
Company	Name of the company debiting the account. This information is obtained from the company name field in the batch header record of the ACH transaction.
Account number	Account number the ACH debit was presented against.
Amount	Amount of the ACH debit.

Current status	Status		Description	Change allowed until
	Pay	Pay-system	Transactions that load with this status indicate the default condition established by STCU is to pay all transactions on this account if users take no action.	Return deadline, which varies by account type and transaction type.
		Pay-user	Indicates a user has changed the status of a transaction from “Return” to “Pay.”	Return deadline, which varies by account type and transaction type.
		Approved List-Pay	Transactions that load with this status indicate the company that originated the transaction was set up on the approved list for this account prior to receipt of the transaction and the transaction amount, frequency and date are within the allowable parameters specified in the approved list entry.	Return deadline, which varies by account type and transaction type.

		Pay-FI	Indicates an FI user has changed the status of a transaction from Return to Pay.	Return deadline, which varies by account type and transaction type.
		Pay-FI charge	Indicates a transaction for a Company ID that is on the FI Return Override List and the status cannot be changed from "Pay" to "Return".	No changes to this status are allowed.
		Account blocked - return	Transactions that load with this status indicate that the account to which the transaction was loaded is currently configured to Block All transactions, and the transaction was automatically returned.	No changes to this status are allowed.
	Return	Return-system	Transactions that load with this status indicate the default condition established by STCU is to return all transactions on this account if users take no action.	Up until EOD cut-off time.
		Return-user	Indicates a user has changed the status of a transaction from "Pay" to "Return."	Up until EOD cut-off time.
		Block list-return	Transactions that load with this status indicate the company that originated the transaction was set up on the blocked list for this account prior to receipt of the transaction.	Up until EOD cut-off time.
		Return-FI	Indicates an FI user has changed the status of the transaction from "Pay" to "Return".	Up until EOD cut-off time.
Manage	If the user has been granted the Change Status user privilege and the transaction is eligible for a decision, a "Pay" or "Return" button will appear for use. If the transaction is not eligible for a decision, (because the return deadline or end of day cut-off time has passed) the button will display asineligible.			

- a. To filter the date range of items shown, click on the Date Range drop-down menu.
- b. To narrow the search results, click Filters and a window containing additional search criteria will display. The definitions of the search criteria fields shown are provided below.

Min amount	To search for a transaction by amount within a minimum/maximum range, type the minimum dollar amount of the transactions into the field.
Max amount	To search for a transaction by amount with a minimum/maximum range, type the maximum dollar amount of the transactions into the field.
Transaction status	See below for definitions of the different transaction statuses.
Account	Type an account name or the last 4 digits of the account number into the field to view transactions for one specific account or select an account from the drop-down menu.
Companies	Enter a specific company name.

- c. Once search criteria are selected, click "Apply" to narrow your search results.
- d. Search results are displayed in pages of 25 items. If the search contains more than 25 issue items, the results will be displayed on multiple pages. Use the navigation buttons

at the top of the search results to review all results.

- e. Click the arrow (>) next to the “Client Code” to view more useful detail on each issued item. The information shown in this drop-down menu is an audit history of all the activity that has occurred on the issue item.

Account	The account name and last 4 digits of the account number.
Transaction ID	Unique ID assigned by ACH Positive Pay when transactions are loaded.
Individual name	Name of the payee/recipient found in the individual ID field of the incoming ACH transaction.
SEC code	Standard entry class code. Reference the NACHA Rule Book for SEC code descriptions. SEC codes are generally used to classify transactions by the way they were authorized.
Description	The description used by the originator of the transaction, as contained in the company batch header record for the transaction received.
Trace #	A unique ID assigned to the transaction by the originator, ACH operator or receiving depository financial institution.
Company ID	A unique identifier for the company that originated the ACH debit. This information is obtained from the Company ID field of the batch header record of the ACH transaction. This unique identifier is used to match transactions to approved or blocked list entries.
Add to approved list	Will only appear if the user has “Act on Approved List” user privilege enabled.
Add to block list	Will only appear if the user has “Act on Blocked List” user privilege enabled.
Download WSUD	Option to download a PDF copy of an electronic written statement of unauthorized ACH Debit signed by the user when returning an ACH debit that required the dispute form.
Deadline to pay/return	Deadline to change the status of any transaction from “Pay” to “Return” or from “Return” to “Pay.”

2. A copy of the Transaction History can be downloaded by clicking the “Download As CSV” button at the bottom of the Transaction History screen.

### **Change Transaction Status.**

1. If the user has been granted the Change Status user privilege and the transaction is eligible for a decision, a Pay or Return button will appear for use. If the transaction is not eligible for a decision, the button will display as ineligible.
2. Change Status – Pay.
  - a. If the Current Status on an issued item is set to “Return,” the user can opt to change the status to “Pay” if the user determines the debit transaction should be paid.
  - b. Click the “Pay” button under the “Manage” column.
  - c. A success message will display temporarily in the Manage column, with an option to Add to Approved List. This link will only appear if the user has the Act on Approved List user privilege. The user can click the hyperlink embedded in that option to proceed to Add to Approved list. If the user does not opt to Add to Approved list at this time, the option is still available under the expanded view of this debit item.

d. After a few moments, the Change Status button will then change to “Return,” and the Current Status column will update to “Pay-User.”

### 3. Change Status – Return.

- a. If the Current Status on an issued item is set to “Pay,” the user can opt to change the status to “Return” if the user determines the debit transaction should be returned.
- b. Click the Return button under the Manage column.
- c. A success message will appear temporarily in the Manage column, with an option to Add to Block List. This link will only appear if the user has the Act on Block List user privilege. The user can click the hyperlink embedded in that option to proceed to Add to Block list. If the user does not opt to Add to Block List at this time, the option is still available under the expanded view of this debit item.

**Note:** If a Written Statement of Unauthorized Debit is required, the Add to Block List hyperlink will not appear, as the Written Statement of Unauthorized Debit will pop-up instead. In this case, the user must expand the view of the debit item to Add to the Block List.

- d. About Written Statements of Unauthorized Debts: STCU has the option to waive WSUD for corporate account same-day returns. If the waive WSUD configuration is on, all returns will be given an R29 return reason code regardless of the SEC code of the transaction. This behavior is consistent with how ACH debit blocks/filters work today.
- e. If STCU has enabled and required a Written Statement of Unauthorized Debit to be completed to return a transaction, a Written Statement of Unauthorized Debit pop up screen will appear. The user will be prompted to select a reason for the return of the transaction by clicking in one of the radio buttons by the appropriate return reason. Once the reason has been selected, click Next to continue. Clicking Cancel will cancel the process and the user will be returned to the Transaction History screen.
- f. Depending on the return reason selected, the user may have an additional screen to provide more information about the return reason, such as correcting the ACH Amount, or selecting the date the debit was authorized, etc. Once this screen has been completed, click “Next” to continue. Clicking Cancel will cancel the process and the user will be returned to the Transaction History screen.
- g. The final screen within the pop-up window is the Written Statement. The content of the Written Statement will display based on the return options valid for the transaction being disputed. The Written Statement must be completed for the transaction to be returned. If the Written Statement is abandoned, the transaction status will remain unchanged.
- h. The user must consent to the Written Statement of Unauthorized Debit by electronically signing the form. The user must click the checkbox next to the statement “I consent to electronically signing this form.” Once the user has done so, the “e-signature needed” button will change to a Sign button. In addition, a PDF copy of the Written Statement will download by default. The user can opt not to download by unchecking the Download PDF Copy option. Once the screen is correct, click “Sign” to proceed with the return process.
- i. A success message will display, and a copy of the Written Statement will download to the user’s PC, unless the user opted out.
- j. The Change Status button will then change to Pay, and the Current Status column will update to “Return-User.”

## Approved List.

The Approved List allows user to identify companies that are allowed to debit an account or accounts and set parameters to control the debit activity. There are multiple ways to populate the Approved List. It can be done through the Setup > Approved List menu option, or users can add companies to the Approved List from Transaction History. Companies added from Transaction History will only be added to the account associated with the transaction it was added on. To allow the company to debit other accounts, the user must edit the Approved List.

The way ACH Positive Pay identifies approved companies is by verifying the Company ID only in the batch header record of the incoming ACH transaction is an exact match. If an exact match is found, if additional parameters have been established such as maximum amount, frequency, start/end date, the values found in the ACH batch/transaction are compared to the list to determine if an alert is required and the transaction status that should be applied at load time.

If the notification criteria is set to Notify when a debit comes in from a company not on the approved list or violates approved list parameters, ACH Positive Pay will alert designated contacts when a debit is received from an unknown company or from a company that is set up, but violated the parameters. If notification criteria are set to all debits, debits over a certain amount or certain types of debits, the system will not alert for approved list violations. If the transaction meets approved list criteria, it will receive a status of Approved List-Pay. If it does not, it will receive the system default status.

### Add to approved list from setup menu.

**Note:** Approved List user privilege required.

1. Within the ACH Positive Pay module, click “Setup,” then “Approved List.”
2. The Debit Approved List will display. Click the “Create” button to add an entry to the Approved List.
3. The Add Company page will display. Complete all applicable fields in the top section of the screen.

Field name	Optional or required	Field validated	Field content	Notes
Company ID	Required	Exact match	Max: 10	Valid Characters: A-Z a-z # (number sign) 0-9 , (comma) - (dash) (space) _ (underscore)
Company name	Optional	Not validated	Max: 16	Valid Characters: A-Z a-z # (number sign) 0-9 , (comma) - (dash) (space) _ (underscore)

Max amount	Optional	<ul style="list-style-type: none"> <li>The transaction meets the parameters when the amount is less than or equal to the Max Amount.</li> <li>The transaction does not meet the parameters when the amount is greater than the Max Amount.</li> </ul>	Blank: Any amount is accepted and will not trigger an alert. Zero: Will not be accepted and entry will not save to Approved List. Highest amount: \$99,999,999.99	Valid Characters: 0-9
Frequency	Optional	<ul style="list-style-type: none"> <li>If multiple transactions are on a file, the sort order is highest to lowest dollar value.</li> <li>If the transaction with the highest dollar value exceeds the Maximum Amount, all transactions on the file are not approved.</li> <li>If the transaction with the highest dollar value is equal to or less than the Maximum Amount, that transaction is approved and all other transactions on the file are not approved.</li> </ul>	<ul style="list-style-type: none"> <li>Daily: 1 business day</li> <li>Weekly: 7 calendar days</li> <li>Bi-Weekly: 14 calendar days</li> <li>Monthly: Monthly date-to-date</li> <li>Quarterly: Quarterly date-to-date</li> <li>Yearly: Yearly date-to-date</li> </ul> Date-to-Date Exceptions: <ul style="list-style-type: none"> <li>Non-Leap Year Jan. 29, 30, 31: Feb. 28</li> <li>Leap Year Jan. 30, 31, Feb. 29</li> <li>March 31: April 30</li> <li>May 31: June 30</li> <li>Aug. 31: Sept. 30</li> <li>Oct. 31: Nov. 30</li> </ul>	Counter: The counter begins with the first transaction received after the Company and Account is added to the Approved List regardless if the transaction meets or does not meet the parameters of the Approved List.
Start date	Required	<ul style="list-style-type: none"> <li>The transaction meets the parameters when the date is equal to or after the Start Date.</li> <li>The transaction does not meet the parameters when the date is before the Start Date.</li> </ul>	The start date is based on the settlement date.	Valid Characters: 0-9
End date	Optional	<ul style="list-style-type: none"> <li>The transaction meets the parameters when the date is equal to or before the End Date.</li> <li>The transaction does not meet the parameters when the date is after the End Date.</li> <li>The transaction meets the parameters when the field is blank.</li> </ul>	The end date is based on the settlement date.	Valid Characters: 0-9

4. Choose from the list of available accounts to add to the Approved List.

(>) and (<) move individual accounts between list of available accounts and selected accounts.

(>>) and (<<) move all accounts between the available and selected accounts fields.

5. Once the entry is completed, click “Save” to save it to the Approved List. A success message will display.

6. To edit any entity on the Approved List, click the “Edit” hyperlink at the end of the appropriate

row to be taken to the Company’s screen.

7. To delete any entity on the Approved list, click the checkbox next to the appropriate row, and click the Delete Selected button.

### Add to Approved List from Transaction History.

**Note:** “Transaction History” and “Act on Approved” list user privilege must be enabled in Positive Pay.

1. From the Transaction History page, click the (>) arrow to expand the entry of the ACH debit transaction.
2. Click the Add to Approved List button to add a company. The Add Company pop-up window will display.

Field	Description	Can be modified
Company ID	Populated with the Company ID data from the batch header record of the transaction received.	
Company name	Populated with the company name data from the batch header record of the transaction received.	✓
Max amount	Populated with amount of transaction received.	✓
Frequency	Left blank.	✓
Start date	Populated with the date of transaction received.	✓
End date	Left blank.	✓

3. Click the Save button to add to Approved List. Click Cancel to return to the Transaction History without adding to the Approved List.
4. The user will be directed to the Transaction History page once the company has been added to the Approved List.

## Approved List Failure Reasons.

When a transaction exception is triggered because of Approved List parameters, the system default status will apply. Examples of types of failure reasons are listed below.

Reason	Description
Transaction Amount is Greater than Approved List Amount	Dollar amount of transaction is greater than the maximum amount in the Approved List entry.
Frequency Failure	Transaction violates the frequency set in the Approved List entry.
Out of date range	Transaction was presented prior to the Start Date or after the Ending Date of the Approved List entry.

## Blocked List.

The Blocked List is an optional feature which allows users to identify companies that are NOT allowed to debit an account or accounts. There are multiple ways to populate the Blocked List. It can be done through the Setup > Approved List menu option, or users can add companies to the Blocked List from Transaction History. It is important to note that companies added from Transaction History will only be added to the account associated with the transaction it was added on. To prevent the company from debiting other accounts, the user must edit the Blocked List.

If an exact match is found, if additional parameters have been established such as frequency, start/end date, the values found in the ACH batch/transaction are compared to the list to determine if an alert is required and the transaction status that should be applied at load time.

Blocks are intended to automatically return items and alerts are not sent out. However, users can see those items in transaction history and have the option to pay them before EOD cut-off time. The Dashboard will be updated in the next release to display blocked item summary information.

### Add to blocked list from Setup menu.

1. Within the ACH Positive Pay module, click “Setup,” then “Blocked List.”
2. The Debit Block List will display. Click the “Create” button to add an entry to the Block List.
3. The Add Company to Debit Block List page will display. Complete all applicable fields in the top section of the screen. See the definition of the fields below.

Field name	Optional or required	Field validated	Field content	Notes
Company ID	Required	Exact match	Max: 10	Valid Characters: A-Z a-z # (number sign) 0-9 , (comma) - (dash) (space) _ (underscore)
Company name	Optional	Not validated	Max: 16	Valid Characters: A-Z a-z # (number sign) 0-9 , (comma) - (dash) (space) _ (underscore)
Start date	Required	<ul style="list-style-type: none"> <li>• The transaction meets the parameters when the date is equal to or after the Start Date.</li> <li>• The transaction does not meet the parameters when the date is before the Start Date.</li> </ul>	The Start Date is based on the settlement date.	Valid Characters: 0-9
End date	Optional	<ul style="list-style-type: none"> <li>• The transaction meets the parameters when the date is equal to or before the End Date.</li> <li>• The transaction does not meet the parameters when the date is after the End Date.</li> <li>• The transaction meets the parameters when the field is blank.</li> </ul>	The End Date is based on the settlement date.	Valid Characters: 0-9



5. Choose from the list of available accounts to add to the Approved List.

(x) and (y) move individual accounts between list of available accounts and selected accounts.

(xy) and (yx) move all accounts between the available and selected accounts fields.

6. Once the entry is completed, click “Save” to save it to the Blocked List. A success message will display.

7. To edit any entity on the Blocked List, click the “Edit” hyperlink at the end of the appropriate row to be taken to the Company’s screen.

8. To delete any entity on the Blocked List, click the checkbox next to the appropriate row, and click the “Delete Selected” button.

### Add to Blocked List from Transaction History.

Transaction History and Act on Blocked List feature must be enabled by STCU or Business Admin.

1. From the Transaction History page, click the (x) arrow to expand the entry of the ACH debit transaction.
2. Click the Add to Blocked List to add a company. The Add Company pop-up window will display.

Field	Description	Can be modified
Company ID	Populated with the Company ID data from the batch header record of the transaction received.	
Company name	Populated with the company name data from the batch header record of the transaction received.	✓
Start date	Populated with the date the transaction was received.	✓
End date	Left blank.	✓

3. Click the Save button to add to Block List. Click Cancel to return to the Transaction History without adding to the Block List.

4. The user will be directed to the Transaction History page once the company has been added to the Block List.

### Block List failure reasons.

When a transaction exception is triggered because of Block List parameters, the system default status will apply. An example of a failure reason is listed below.

Reason	Description
Out of date range	Transaction was presented prior to the Start Date or after the Ending Date of the Approved List entry.

# Reports.

Reports are available for one (1) year.

## Notification Rules Report.

The Notification Rules report provides authorized users a method to view the notification conditions set for each account enrolled for the service. The report allows users to see the default account setting established by STCU, as well as the notification condition and contact information established by the user.

1. Within the ACH Positive Pay module, click “Reports,” then “Notification Rules Report.”
2. The Notification Rules Report page will display. The definitions of the items shown on this page are provided below.

Account number	The last 4 digits of each account number enrolled.
Account setting	The default “Pay” or “Return” setting established by STCU when the account was enrolled for the service. <ul style="list-style-type: none"><li>• Pay All</li><li>• Return All</li></ul>
Notification condition	See “Notification Rules” section for detailed descriptions: <ul style="list-style-type: none"><li>• All Debits</li><li>• Debit Over the Debit Amount</li><li>• Company Not in Approved List</li></ul>
Debit amount	If Notification Condition is Debit Over the Debit Amount, the amount entered will be displayed.
Check	<ul style="list-style-type: none"><li>• If Notification Condition is ACH Debits with Check/Internet/Phone is selected.</li><li>• If Check is selected, “Y” will be displayed.</li></ul>
Internet	<ul style="list-style-type: none"><li>• If Notification Condition is ACH Debits with Check/Internet/Phone is selected.</li><li>• If Internet is selected, “Y” will be displayed.</li></ul>
Phone	<ul style="list-style-type: none"><li>• If Notification Condition is ACH Debits with Check/Internet/Phone is selected.</li><li>• If Phone is selected, “Y” will be displayed.</li></ul>
Email	Email address(es) that will receive email alerts.
Cell phone	Cellphone number(s) that will receive SMS/text alerts.

## Approved List Report.

The Approved List report makes it easy for users to identify all the companies set up on the approved list for a specific account. Approved List Report feature must be enabled by STCU or your Business Admin.

1. Within the ACH Positive Pay module, click “Reports,” then “Approved List.”
2. The Approved List Report page will display.

3. The Account drop-down menu will allow the user to search approved list entries by account number. Select the account number from the drop-down menu. Click the Search button to proceed.
4. All Approved List entries for that account number will be displayed.
5. Clicking the “Cancel” button at any time on this screen will navigate the user back to the ACH Positive Pay Welcome screen.
6. The user may view Approved List details for any company by clicking the View hyperlink in the Action column.
7. The Approved List Details screen will display company detail, including all accounts included on the Approved List. Click the Back button to return to the Approved List Report screen.

### **Block List Report.**

The Block List report makes it easy for users to identify all the companies set up on the block list for a specific account. Block List Report feature must be enabled by STCU or your Business Admin.

1. Within the ACH Positive Pay module, click “Reports,” then “Block List.”
2. The Block List Report page will display.
3. The Account drop-down menu will allow the user to search approved list entries by account number. Select the account number from the drop-down menu. Click the “Search” button to proceed.
4. All Block List entries for that account number will be displayed.
5. Clicking the “Cancel” button at any time on this screen will navigate the user back to the ACH Positive Pay Welcome screen.
6. The user may view Block List details for any company by clicking the “View” hyperlink in the Action column.
7. The Block List Details screen will display company detail, including all accounts included on the Block List. Click the “Back” button to return to the Block List Report screen.

## **Appendix – Message alerts.**

<b>Alert type</b>	<b>Description</b>
Debit notification account	Account debit notification.
Debit notification transaction	Debit transaction notification.
Debit service alert	Debit service alert.

## Questions?

If you have questions or experience a problem, email [businesspartners@stcu.org](mailto:businesspartners@stcu.org) or send us a secure message in STCU business online banking, describing the actions you were trying to take when something went wrong.

You also are welcome to contact STCU's Contact Center by phone or instant message:

**(509) 344-2200 Washington**

**(208) 619-4001 Idaho**

**(877) 304-7185 toll free**

### **LiveChat instant messaging.**

Available 7:30 a.m. to 5:30 p.m. Monday through Thursday, and 7:30 a.m. to 6 p.m. Fridays. Start chatting from the "Contact" page of [stcu.org](http://stcu.org).

### **Secure message.**

Available from STCU business online banking or the Business Banking mobile app.

### **Visit any STCU branch location.**

See the "Locations" page on [stcu.org](http://stcu.org).