



ACH POSITIVE PAY

PREVENT FRAUDULENT ACH TRANSACTIONS

ACH Positive Pay is an automated verification system that monitors ACH transactions presented for payment. Transactions that do not meet the rules you specify are categorized as exceptions. You receive a notification to review the ACH transaction and decide if it should be paid or returned. To use ACH Positive Pay, you must be enrolled in Online Banking.



More Control

Set up pre-determined ACH rules.



Online Managerial Reporting

Generate reports on ACH payment history.



Visual Verification

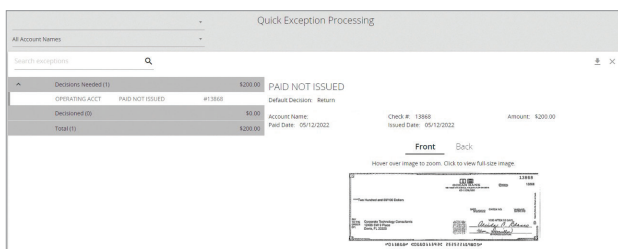
Research paid or returned ACH payments.



One-touch Action Prompts

Select Pay or Return ACH transactions. ACH rules can be added directly from the Quick Exception screen. If no decision is made by the cutoff time, the account is protected by returning the ACH.

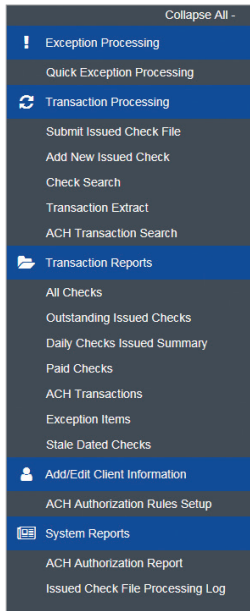
PRODUCT DETAILS



Quick Exception Processing

- Set specific instructions by company
- Accept or reject credits or debits
- Set maximum allowable amounts

PRODUCT DETAILS



Select ACH Positive Pay Functions From Dashboard Menu

Quickly pay or return exceptions

Search processed ACH transactions

Generate reports for completed ACH transactions and exception items

Set up ACH authorization rules

View ACH authorization rules report

ACH Transaction Search

Client: XYZ INC TEST
Account Name: XYZ INC TEST

Start: End:

Paid Date:
Input Date:

Transaction Amount:

SEC Code:

Company ID:

Transaction Description:

Transaction Status:
Decision:
Reason:

Note: Transaction history is retained within the system for 90 days after an item has paid.

Search ACH Transaction History

- Name of payee
- Transaction amount
- Transaction status
- Decision
- Reason

For more information, contact your account officer or call our Customer Service Center at 305-569-5000 or 844-OCEAN4U (844-623-2648)



oceanbank.com

