



ACH POSITIVE PAY

User Guide for City National Business Suite®

April 2021

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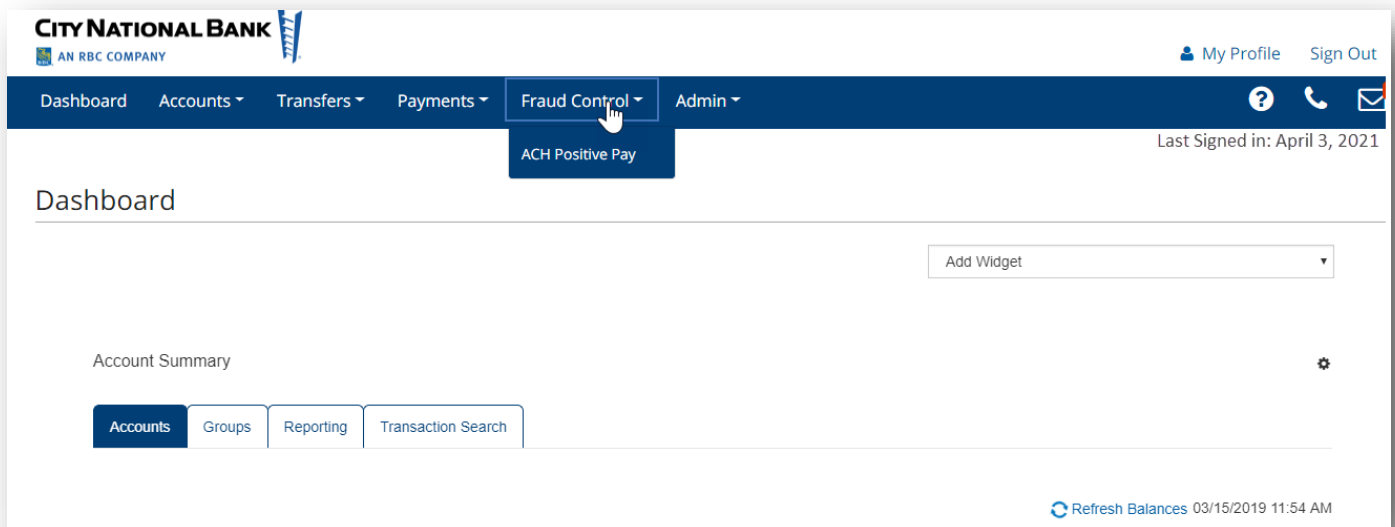
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Overview

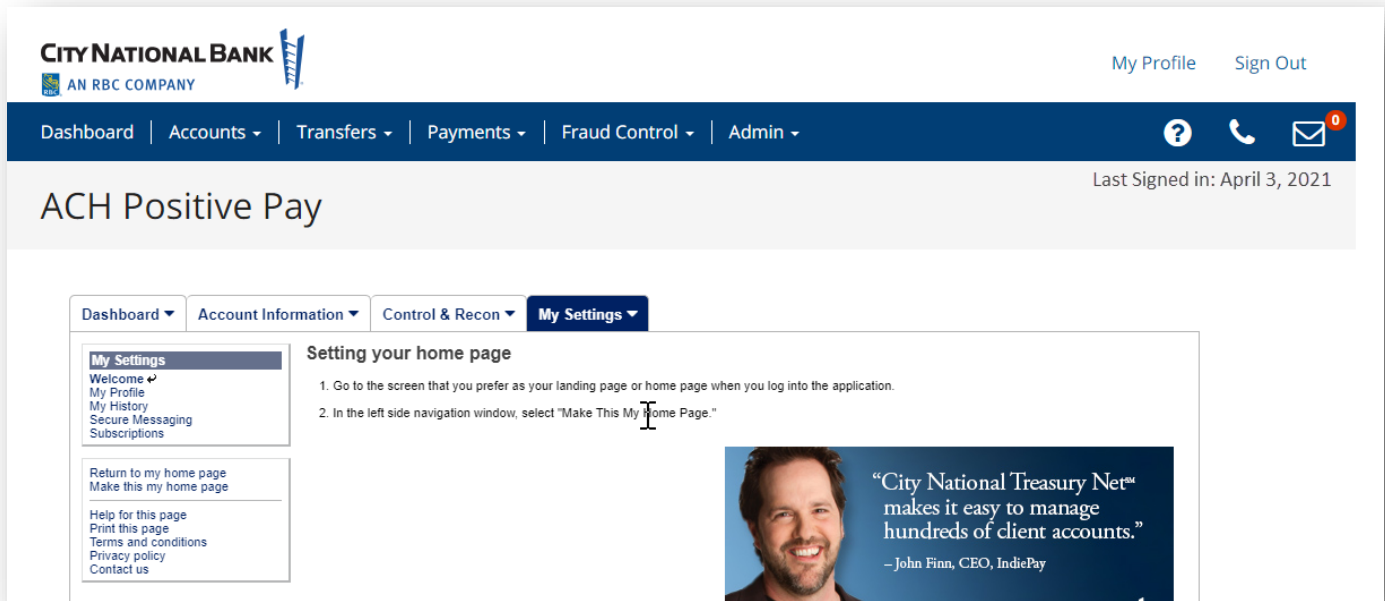
Automated Clearing House (ACH) Positive Pay helps you avoid fraud arising from unauthorized ACH Payments. This brief guide explains the process for accessing the system in the Business Online Portal and City National Business Suite®.

Accessing the ACH Positive Pay System

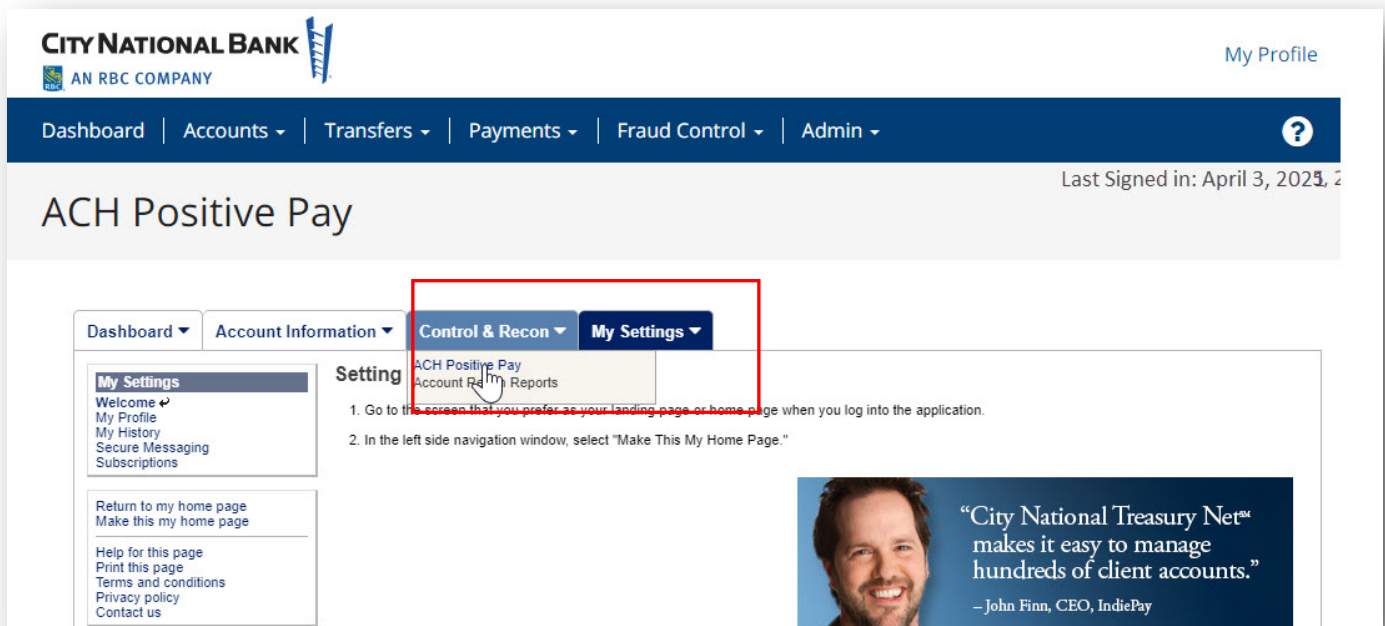
1. After signing into Business Suite, select **Fraud Control** from the main menu and then select **ACH Positive Pay**.



- You will land on the Home Page, which you can reset based on your preferences by selecting **My Settings**.



- Select **Control and Recon**, and then **ACH Positive Pay** from the sub-menu.



4. If you have exceptions, they will display onscreen as **Decision Items**:

ACH Positive Pay

Dashboard Account Information **Control & Recon** My Settings

Control & Recon

- ACH Positive Pay
- Decision Items
- ACH Positive Pay Activity
- ACH Positive Pay Filter Report
- Account Recon Reports

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ACH Positive Pay : Decision Items

Decisions must be applied to Positive Pay exception items before 5:00 PM PST

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

Search Exception Item

Account

Show Only un-decided items

Show 10 results per page, sorted by Account in ascending order

Search

Account	Amount	Sending Company	SEC	Transaction Type	Effective Entry Date	Pay	Return
*5551 (achp1)	\$900.00	Northside Network	WEB	Savings Deposit	03/15/2019	<input type="checkbox"/>	<input type="checkbox"/>
*5551 (achp1)	\$800.00	Southern Finds Events	CTX	DDA Payment	03/15/2019	<input type="checkbox"/>	<input type="checkbox"/>
*5551 (achp1)	\$9,700.00	Arden Contractors	CCD	DDA Deposit	03/15/2019	<input type="checkbox"/>	<input type="checkbox"/>
*5551 (achp1)	\$600.00	Upward Solutions	WEB	DDA Deposit	03/15/2019	<input type="checkbox"/>	<input type="checkbox"/>
*5551 (achp1)	\$10.00	Upward Solutions	CTX	GL Deposit	03/15/2019	<input type="checkbox"/>	<input type="checkbox"/>
*5552 (achpp2)	\$1,850.00	Wellington Wills	CTX	Savings Deposit	03/15/2019	<input type="checkbox"/>	<input type="checkbox"/>
*5552 (achpp2)	\$250.00	Hues Bakery	CTX	Savings Payment	03/15/2019	<input type="checkbox"/>	<input type="checkbox"/>

5. For each exception, you may:

- Pay the item
- Return the item

Paying Items Identified as Exceptions

1. To pay the item, select the checkbox in the **Pay** column. Once an exception is checked to Pay, a Create Filter box will appear. You can click on that box to add a filter with parameters described below to automatically pay in the future.

2. Select the **Amount Type**, and then click **Save**:

- **Unlimited** – up to any amount
- **Exact** – a specific amount (\$500 exactly, for example)
- **Maximum** – will auto pay if under the amount loaded (everything above that threshold will continue to except out and present in this system in the future)

ACH Positive Pay

The screenshot shows the 'ACH Positive Pay : Decision Items' interface. A red box highlights the 'Create Filter' dialog box, which has the following content:

* Amount Type

- Unlimited
- Exact
- Maximum

Below the dialog box, a table of exception items is visible:

Account	Amount	Pay	Return
*5551 (achp1)	\$900.00	Northside Network WEB Savings Deposit	03/15/2019
*5551 (achp1)	\$800.00	Southern Finds Events CTX DDA Payment	03/15/2019
*5551 (achp1)	\$9,700.00	Arden Contractors CCD DDA Deposit	03/15/2019
*5551 (achp1)	\$600.00	Upward Solutions WEB DDA Deposit	03/15/2019

This is a close-up of the 'Create Filter' dialog box. It shows the 'Amount Type' section with three radio button options:

- Unlimited
- Exact
- Maximum

At the bottom of the dialog box, there are 'Save' and 'Cancel' buttons.

3. For items to return, select the checkbox under the **Return** column.

4. After you enter all of your decisions, click on the **Complete** button at the bottom of the screen.

The next screen will show you a recap of all pending decisions with selected decisions and any requested ACH filters.

ACH Positive Pay

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ACH Positive Pay

⚠️ Decisions must be applied to Positive Pay exception items before 5:00 PM PST

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

Items Paid

Account	Sending Company	Amount	SEC	Transaction Type	Effective Entry Date	Filter
*5551 (achp1)	Northside Network	\$900.00	WEB	Savings Deposit	03/15/2019	
*5551 (achp1)	Arden Contractors	\$9,700.00	CCD	DDA Deposit	03/15/2019	✓

Items Returned

Account	Sending Company	Amount	SEC	Transaction Type	Effective Entry Date
*5551 (achp1)	Southern Finds Events	\$800.00	CTX	DDA Payment	03/15/2019

✓ Complete ✗ Cancel



- Click the **Complete** button (or **Cancel** to go back). After Complete, you will see all of your decisions and filters with a confirmation green bar at the top of the screen.

Last signed in: March 15, 2019 2:12

ACH Positive Pay

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ACH Positive Pay

✔ Your Positive Pay decisions have been recorded. These decision items will be processed at 5:00 PM PDT

— Current Progress —
1 Decision
 2 Review
 3 Complete

Items Paid

Account	Sending Company	Amount	SEC	Transaction Type	Effective Entry Date	Filter
*5551 (achp1)	Northside Network	\$900.00	WEB	Savings Deposit	03/15/20	
*5551 (achp1)	Arden Contractors	\$9,700.00	CCD	DDA Deposit	03/15/20	✔

Items Returned

Account	Sending Company	Amount	SEC	Transaction Type	Effective Entry Date
*5551 (achp1)	Southern Finds Events	\$800.00	CTX	DDA Payment	03/15/20

[Home](#) [Return](#)

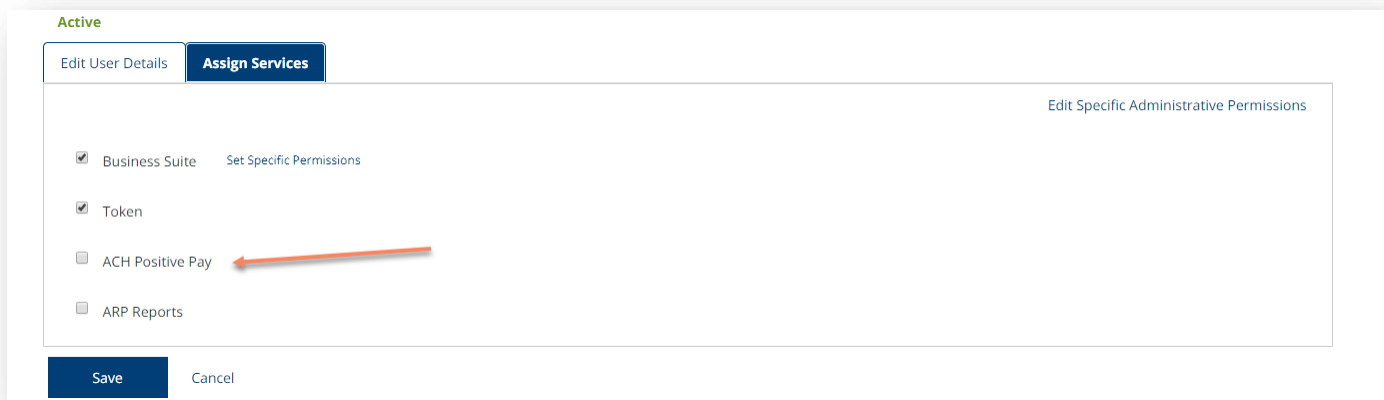
Note: You may receive more than one email for decisions in a given day, and **you must make all decisions by 5:00 p.m. PT; otherwise, your default decision will apply.**

Adding Users to the ACH Positive Pay System

Creating a User in City National Online

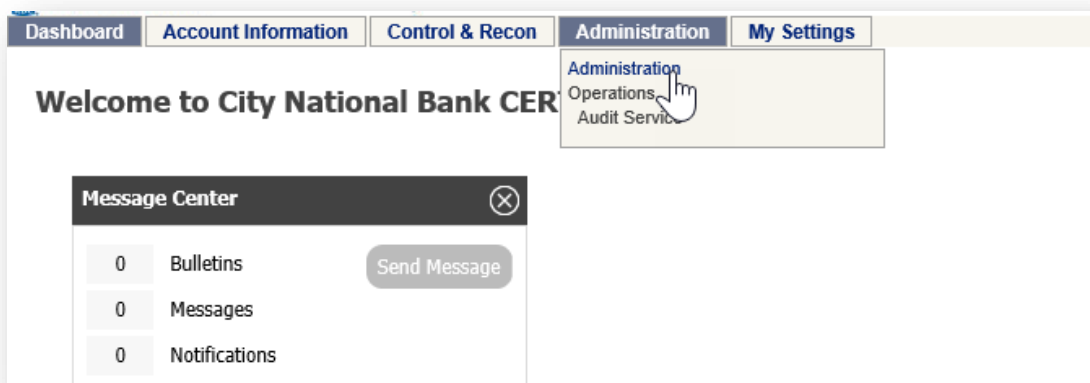
Each user of ACH Positive Pay must first be a user in City National Online.

1. Create a User in the City National Online as described in the System Administration Guide for City National Business Suite® (page 5) .
2. After the basic information, select **Edit User Details**.
3. Click on **Assign Services**.
4. Select **ACH Positive Pay** and then **Save**.

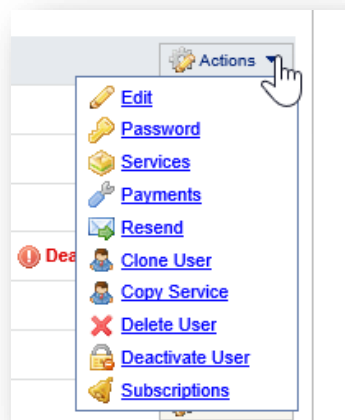
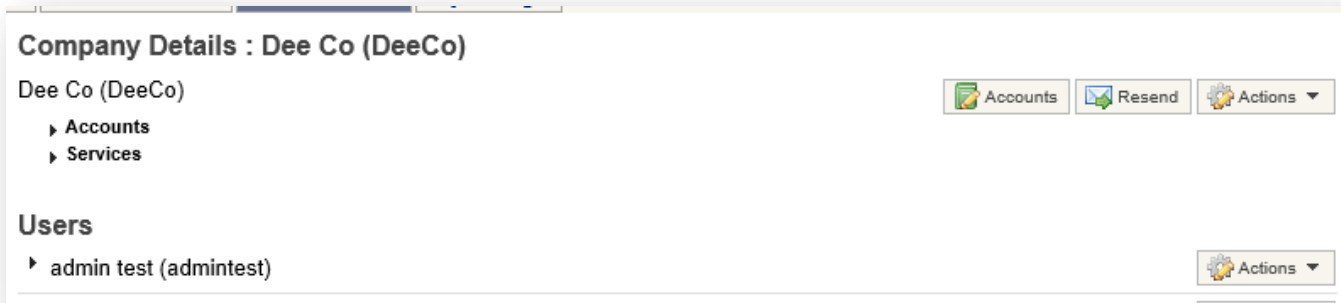


Administration and Entitling New Users

1. After adding the new user of ACH Positive Pay service,, select **Fraud Control** from the main menu, and click on **ACH Positive Pay**.
2. In the sub-menu, select **Administration**.



3. Find the user, click on **Actions**, and then in the dropdown menu, select **Payments**.



Select the **ACH Positive Pay** checkbox (if not already done) and the **Allow Filtering** checkbox if you want the user to be able to create filters. (Limits are optional, as is ACH Positive Pay activity audit.)

4. Then click on the **Select Accounts** link.

User Payment Settings : admin test of Dee Co (DeeCo/admintest)

ACH Positive Pay

ACH Positive Pay Settings Help

Allow ACH Positive Pay Exception Items decisioning
User is eligible to make decisions on exception items based on account permissions and amount ranges specified below

Account Permissions

Accounts	Select Accounts	Allow Filtering
<i>No Items Selected.</i>		<input type="checkbox"/>
		Amount Range
		Lower Limit (\$) <input type="text"/>
		Upper Limit (\$) <input type="text"/>

Allow ACH Positive Pay activity audit
User is eligible to view ACH Positive Pay decision activity for users in their company

- Select the accounts for which you want the user to decision exceptions, and then select **OK** at the bottom of the screen.

Select Accounts
✕

Filter Accounts

Display all accounts
 Account Number

Display accounts entitled
 Account Description

Display accounts not entitled

+ / -	<u>Account Number</u> ▲	<u>Type</u>	<u>Account Description</u>	<u>Bank</u>
<input type="checkbox"/>	200000003	DDA		City National Bank (122016066)
<input type="checkbox"/>	220000022	DDA		City National Bank (122016066)

6. You will see the following screen confirming your selections. If correct, click **Save**.

ACH Positive Pay Settings Help

ACH Positive Pay

Allow ACH Positive Pay Exception Items decisioning
User is eligible to make decisions on exception items based on account permissions and amount ranges specified below

Account Permissions

Accounts	Select Accounts
<input checked="" type="checkbox"/> *0003	
<input checked="" type="checkbox"/> *0022	

Allow Filtering

Amount Range

Lower Limit (\$)

Upper Limit (\$)

Allow ACH Positive Pay activity audit
User is eligible to view ACH Positive Pay decision activity for users in their company

Working with Filters

You can view a list of filters that your users have created on ACH Positive Pay by clicking on **ACH Positive Pay Filter Report**.

Note: From this page, you can also get a report or extract of all filters.

ACH Positive Pay

Dashboard | Account Information | **Control & Recon** | Administration | My Settings

Control & Recon
 ACH Positive Pay
 Decision Items
 ACH Positive Pay Activity
 ACH Positive Pay Filter Report
 Account Recon Reports

ACH Positive Pay : ACH Positive Pay Filter Report

Search Filter Requests

User:

Sending Company:

Status: ALL

Date of Request From: To:

Show 10 results per page, sorted by Company in ascending order

Search | Print | Download | Add

Company	Account	Amount	Sending Company	SEC	Tran Code	Status	Last Modified By	Date Modified	Date of Request
CYNTAX INCORPORATED (CNBTEST-BOP)	*1111	Unlimited	rubenscars (rubenscars)	PPD	27	DELIVERED	(CNBJS-BOP)	Jun 23, 2020 4:40 PM PDT	Jun 23, 2020 4:40 PM PDT
CYNTAX INCORPORATED (CNBTEST-BOP)	*1111	\$500.00 Maximum	Northside Network (2270NSide2)	PPD	42	DELIVERED	(CNBJS-BOP)	Jun 23, 2020 4:32 PM PDT	Mar 13, 2020 10:24 AM PDT
CYNTAX INCORPORATED (CNBTEST-BOP)	*2222	Unlimited	rubenscars (rubenscars)	CCD	27	DELIVERED	(CNBJS-BOP)	Jun 23, 2020 4:42 PM PDT	Jun 23, 2020 4:42 PM PDT
CYNTAX INCORPORATED (CNBTEST-BOP)	*2222	\$500.00 Maximum	jeffs comps test (jeffscomps)	PPD	27	DELIVERED	(CNBJS-BOP)	Mar 13, 2020 8:07 AM PDT	Mar 13, 2020 8:07 AM PDT
CYNTAX INCORPORATED (CNBTEST-BOP)	*1111	\$25.00 Exact	jeffs company (jeffscopy)	PPD	27	DELIVERED	(CNBJS-BOP)	Jun 23, 2020 4:46 PM PDT	Mar 13, 2020 8:06 AM PDT

1. Click on the **Actions** button to **View**, **Edit**, **Delete** or **Clone** that particular filter.

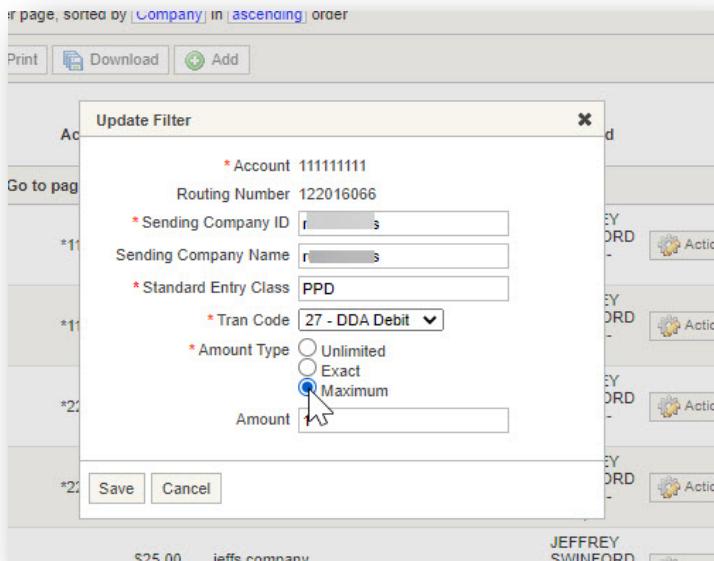
Tran Code	Status	Last Modified By	Date Modified	Date of Request
D 27	DELIVERED	(CNBJS-BOP)	Jun 23, 2020 4:40 PM PDT	Jun 23, 2020 4:40 PM PDT
D 42	DELIVERED	(CNBJS-BOP)	Jun 23, 2020 4:32 PM PDT	Mar 13, 2020 10:24 AM PDT
D 27	DELIVERED	(CNBJS-BOP)	Jun 23, 2020 4:42 PM PDT	Jun 23, 2020 4:42 PM PDT
			Mar 13,	Mar 13,

Items to display: 10 | 20 | 50

Actions dropdown menu options: View, Edit, Delete, Clone

2. Select the appropriate action.

- View shows the details of the filter.
- Edit allows you to change details. (We recommend that you do not modify Company ID, Name or Standard Entry Class, as this could allow items to pay without permission.) You can change it from Unlimited to an Exact or Maximum amount by selecting one of those and entering the amount info desired as shown below.



- **Delete** will delete the filter.
- **Clone** allows you to add the same company information to a different account.