

# **ACH Positive Pay**

February 2022

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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<sup>®</sup>.

### Accessing the ACH Positive Pay System

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

Note: If you are also using Business Suite you will find the menu as shown here.

ashboard Acco	unts <del>-</del>	Transfers -	Payments <del>-</del>	Fraud Control -	Admin 🔫		?	٠.
				ACH Positive Pay			Last Signed in: Apr	il 3, 20
ashboard								
						Add Widget		•
Account Sum	mary							٥
Accounts	Groups	Reporting	Transaction Search					

If you are using ACH Positive Pay without the Business Suite service, you will see the menu below when you log in to the Business Online Portal.

	My Profile Sign Out
ACH Positive Pay	Training Calendar 😯 📞 🖂 🎱
Dashboard	



 You will land on the Home Page, which you can reset based on your preferences by selecting My Settings. If you are the System Administrator, you will have the Account Information tab. Below are the views of the My Settings page for: 1) Administrator using ACH Positive Pay in conjunction with Business Suite service; 2) User using ACH Positive Pay on Business Suite Online Portal without Business Suite service.

hboard   Accounts -	Transfers -   Payments -   Fraud Control -   Admin -	? 📞	
CH Positive	Рау	Last Signed in: April 3,	2021
Dashboard  Account	nformation  Control & Recon  My Settings		
My Settings Welcome ↔ My Profile My History Secure Messaging Subscriptions	Seturg your norme page     1. Go to the screen that you prefer as your landing page or home page when you log into the application.     2. In the left side navigation window, select "Make This My home Page."		
Return to my home page Make this my home page			
Help for this page Print this page Terms and conditions Privacy policy Contact us			

Note: If using ACH Positive Pay without Business Suite service, the setup screen appears as shown below.





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

hboard A	ccounts -   Transfers -   Payments -   Fraud Control -   Admin -	•
	iti ya Davy	Last Signed in: April 3, 2025,
11000		
LH POS	itive Pay	
LH POS	itive Pay	
Dashboard •	Account Information  Control & Recon My Settings	

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

H Pos	itive P	ау							
)ashboard 🔻	Account Info	ormation  Contro	ol & Recon 🔻	My Settings 🔻					
Control & Reco	n	ACH Positive	Pay : Decisi	ion Items					
ACH Positive Pa	iy .	P Decisions must be	applied to Positi	ve Pay exception items befor	£ 5:00 PM	PST			
ACH Positive P ACH Positive P Account Recon R	ay Activity ay Filter Report eports	- Current P	rogress — 1	Decision — 2 Revie	w — 3	Complete			
Return to my hom Make this my hon	ne page ne page	Search Exception	Item		2	<u>`</u>			
Help for this page Print this page Terms and conditi Privacy policy Contact us	ions	Show Only un-dec Show 10 results pe	r page, sorted by	Account in ascending orde	er	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~			
		Search	Amount	Sending Company	SEC	Transaction Type	Effective Entry Date	Pay	Return
		Prev 1 2 Next	Go to page 1	Showing 1 - 10 of 11			Items	to display	: 10 20 50
		*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		
		*5551 (achp1)	\$10.00	Upward Solutions	СТХ	GL Deposit	03/15/2019		
		*5552 (achpp2)	\$1,850.00	Wellington Wills	CTX	Savings Deposit	03/15/2019		
				a sector se		termine and the second second			(FTT)

- 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)

Dashboard 🔻 Account Info	ormation - Control	Recon V My Settings	•				
Cantrol & Deson	ACH Positive Pa	v : Decision Items					
ACH Positive Pay	() Decisions must be a	unlied to Positive Pay excention it	ems hefore 5:00 PM PT				
Decision Items & ACH Positive Pay Activity	a	er e					
ACH Positive Pay Filter Report Account Recon Reports	- Current Pro	gress — 1 Decision —	2 Review — 3 Complete	fi.			
	Search Exception It	m					
Make this my home page	- Gearch Exception to	Account		0			
Help for this page	Show Only un-decisi	oned items in		2			
Terms and conditions Privacy policy	Change 10 manufile and a	Create Filter		×			
Contact us	Show To results per p	*Ar	mount Type 🖲 Unlimited				
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	*5551 (achp1)	\$800.00 Southern Finds Events	CTX DDA Payment	03/15/2019			
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Go to pag					
\$900.00	Northside Network	WEB	Savings Deposit	03/15/2	019
			e annige bepeen	00/10/2	

- 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.



Help for this page	ACH Positive F	Pav					
Print this page Terms and conditions	Decisions must be	applied to Positive Pay exception item	is before 5:00 PM	PST			
Privacy policy Contact us			1.000 A.	1-22			
	- Current Pr	rogress — 1 Decision — 2	Review — 3	Com	plete		
	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	1
				1000000	T	Effective Entry D	)ate
	Items Returned — Account	Sending Company	Amount	SEC	Transaction Type	LICCUYC LIUY L	
	Items Returned	Sending Company Southern Finds Events	Amount \$800.00	SEC CTX	DDA Payment	03/15/2019	

5. 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.

Help for this page	ACH Positive F	Pay					
Print this page Terms and conditions	Vour Positive Pay	decisions have been recorded. These	decision items will	be proce	essed at 5:00 PM PDT		
Contact us							
	- Current Pr	ogress — 1 Decision — 2	Review 3	Comp	olete		
	Items Paid	Sanding Company	Amount	SEC	Transaction Type	Effective Entry Date	Eilter
	*5551 (acho1)	Northside Network	Aniount \$900.00	WER	Savinge Denceit	03/15/2	1 inter
	\$5551 (achp1)	Arden Contractore	5000.00	CCD	DDA Deposit	03/15/2	
	-5551 (actip1)	Arden Contractors	59,700.00	CCD	DDA Deposit	03/13/2	×
	Items Returned						
	Items Returned — Account	Sending Company	Amount	SEC	Transaction Type	Effective Entry Da	ate

**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<sup>®</sup>.
- 2. After the basic information, select Edit User Details.
- 3. Click on Assign Services.
- 4. Select ACH Positive Pay and then Save.

	Edit Specific Administrative Permission
Business Suite Set Specific Permissions	
C Token	
ACH Positive Pay	
ARP Reports	

#### **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.



Accounts     Services	Accounts Resend
Users	
admin test (admintest)	🔅 Actions 🔻



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.



Allow ACH Positive Pay Exception items decisioning         User is eligible to make decisions on exception items based on account permissions and amount ranges specified         Account Permissions         Accounts       Select Accounts         No Items Selected.       Allow Filtering         Lower Limit (\$)       Lower Limit (\$)         Upper Limit (\$)       Upper Limit (\$)         Add Permission Set       Allow ACH Positive Pay activity audit         User is eligible to view ACH Positive Pay decision activity for users in their company	ACH Positive Pay	y Settings	😡 Help
Account Permissions       Select Accounts       Allow Filtering         No Items Selected.       Amount Range         Lower Limit (\$)       Upper Limit (\$)         Wo Add Permission Set	Allow ACH Pos User is eligible i relow	sitive Pay Exception items decisioning to make decisions on exception items based on account permissions and amoun	it ranges specified
Allow ACH Positive Pay activity audit User is eligible to view ACH Positive Pay decision activity for users in their company	Account Permis Accounts No Items S	Select Accounts Selected. Allow Filtering Amount Range Lower Limit (\$) Upper Limit (\$)	
	Allow ACH Por User is eligible	sitive Pay activity audit to view ACH Positive Pay decision activity for users in their company	

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

Display a	alay all accounts	Account Number Account Description
Search Accounts +/- Ccount Number	<u>Type</u> <u>Account Description</u>	Bank
20000003	DDA	City National Bank (122016066)
220000022	DDA	City National Bank (122016066)

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



	✓ Allow ACH Positive Pay Exception Items decisioning User is eligible to make decisions on exception items based on account permissions and below.	amount ranges specified
	Account Permissions  Accounts  Accounts  Allow Filtering  Anount Range  Lower Limit (\$)  Upper Limit (\$)	
	Add Permission Set      Allow ACH Positive Pay activity audit     User is eligible to view ACH Positive Pay decision activity for users in their company	
Save X Cancel		

## **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.



H Positive F	Pay								La	st Signec	l in: April :
Dashboard  Account In	formation  Control 8	& Recon 🔻	Admin	istration •	My Set	tings	•				
Control & Recon	ACH Positive Pa	y : ACH	Positive	Pay Filter F	Report	t					
ACH Positive Pay Decision Items ACH Positive Pay Activity ACH Positive Pay Filte Report & Account Recon Reports	Search Filter Requee	sts Jser Jany Call	~								
Return to my home page	Date of Requ	uest From		то 🕅			ŕ				
Help for this page Print this page Terms and conditions Privacy policy Contact us	Show 10 results per particular per p	age, sorted b	y Company	in ascending or	ler						
uense earenn mañ 2013 (M	Company	Account	Amount	Sending Company	SEC	Tran Code	Status	Last Modified By		Date Modified	Date of Request
	Prev 1 2 Next Go	to page 1	Sho	wing 1 - 10 of 14					Ite	ms to displa	10 20 50
	CYNTAX INCORPORATED (CNBTEST-BOP)	*1111	Unlimited	rubenscars (rubenscars)	PPD	27	DELIVERED	(CNBJS- BOP)	🙀 Actions 👻	Jun 23, 2020 4:40 PM PDT	Jun 23, 2020 4:40 PM PDT
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	CYNTAX INCORPORATED	*1111	S25.00 Exact	jeffs company (jeffscompy)	PPD	27	DELIVERED	(CNBJS-	🙀 Actions 🔻	Jun 23, 2020 4:46 PM PDT	Mar 13, 2020 8:06

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

63	Tran Code	Status	Last Modified By		Date Modified	Date of Request
				Ite	ms to display	<b>/: 10 20 50</b>
c	27	DELIVERED	(CNBJS- BOP)	Actions V	Jun 23, 2020 4:40 PM PDT	Jun 23, 2020 4:40 PM PDT
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					Mar 13,	Mar 13,



- 2. Select the appropriate action.
  - View shows the details of the filter.
  - Edit allows you to change details. (We recommend that you do <u>not</u> 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.

Ac	Update Filter	×	d
o to pag	* Account	11111111	
ro pug	Routing Number	122016066	EV.
*11	Sending Company Name	г з г з	
	* Standard Entry Class	PPD	-v
*11	* Tran Code	27 - DDA Debit V	DRD
*2:	Amount	Exact Maximum	PRD
*2:	Save Cancel	12. 	

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