

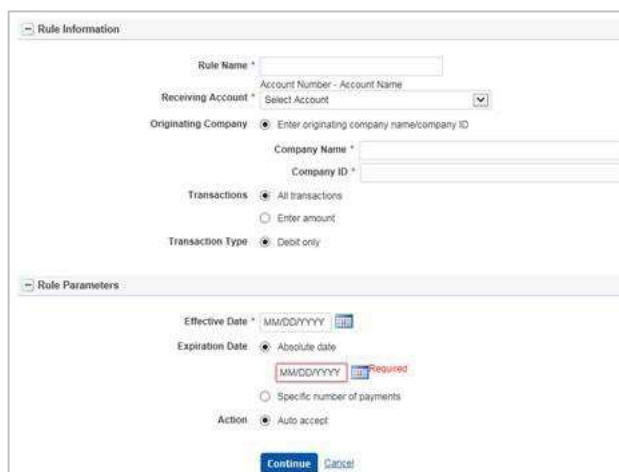
## ACH Authorizations & Positive Pay via Webster Web-Link®

The Fraud Control tab can be used to help control access to your funds and ensure any ACH debits are those that you have authorized. You can set up authorizations to auto-approve debits coming into your accounts and make decisions to pay or return any items that are not authorized in advance. We strongly recommend you immediately enroll in the ACH Authorization Rule Status Alert: **Tools>Manage>Alert Settings>Create Alert**. See the Create Alerts Quick Reference Guide for more information.

The ACH Authorizations and Positive Pay modules are located on the top navigation bar of Web-Link under the Fraud Control tab. Note: Depending on your entitlements, the top navigational bar may appear different, e.g., Home instead of Treasury Dashboard.

### Manage ACH Authorizations: Fraud Control > Manage > ACH Authorizations

1. The Manage ACH Authorizations screen allows you to view and edit all your existing ACH Authorizations. These authorizations allow you to auto-approve debits coming into your account, so that you will not have to decision them in your Positive Pay queue.
2. From this page you can also click Create ACH Authorizations, or you could navigate to the Create page from the Fraud Control menu.
3. The screenshot to the right shows the fields required to Create an ACH Authorization – rule name, account, originating company information, limitations around the transactions, and the timing/frequency that you would like to authorize.
4. Click Continue to review and submit your new Authorization. Approval for the Authorization can be set up with Dual Control optionally.



### Tips:

- If you are an ACH Originator, make sure you set up your own accounts as authorized. ACH Positive Pay does not reverse items that your own accounts have originated. Reversals are performed on the ACH Payments pages in the Payments Center
- When a repetitive debit comes into your decision queue, make note of the sender's account information. Then, set up an authorization for this, which will automatically be approved in the future
- To create a recurring authorization, you must select an absolute date (aka expiration date) or specify the number of payments. If you do not, it will only authorize one debit, and you would need to delete the single authorization and recreate it with the required recurrence information and with a different Rule name
- If you want the maximum number of payments, enter "999" in the "Specific number of payments" field
- Once an Authorization is approved, it will go into a Submitted status. Around 1pm (the same day or the following business day, depending on the timing of approval), the status will change to Sent, indicating the Authorization is being processed. After 3pm the status will change to either Active, Not Accepted or Deleted. If status is Not Accepted, please review for errors. You may need to delete the authorization before 1pm and then recreate it with a different Rule name after 1:30pm, using these tips to ensure accurate setup. If the status is Deleted but you had originally modified the Authorization, then you will need to recreate the Authorization, ensuring that you are not creating a single authorization (see previous tip on how to create a recurring authorization)

- ACH Authorizations that are deleted, will purge from the system after 10 days
- Effective date must be within the next 30 calendar days
- When the Originator ID is anything other than 10 digits, the ACH Authorization functionality cannot be used and those debits coming in will need to be decisioned at this time
- It is advised to give Originators their account number excluding the leading 10. Including the leading 10 may create an exception item to decision
- Incoming (received) reversals and returns will post automatically. They will not need to be decisioned

**Manage Positive Pay – Decisioning: Fraud Control > Manage > Positive Pay**

1. Review the information displayed on the Manage Positive Pay screen to determine if you would like the ACH debits to be paid or returned.
2. In the Actions column, select Pay Item or Return Item for each of the debits in the Suspect list.
3. When you are finished, click Submit.

**Tips:**

- At the top of the Actions column, you can click Set All and apply the same decision of pay or return to all Suspect Items in the list
- If you also use our Check Positive Pay service, in the Type column you will see those listed as “Standard” items. You can decision these checks at the same time as the ACH debits
- Suspect Items must be decided prior to the cutoff time, 1:00 p.m. ET for ACH. If you do not submit a decision prior to cutoff, your default decision of pay or return will be applied. Once it is applied, it cannot be modified after the cutoff has passed, and items will have to be repaid or returned by you, outside of the Positive Pay system. Your default decision was set up for each of your accounts in implementation. Review your Instructions Documents to determine which default decisions you have selected
- Suspect Items are available for your review and decision at approximately 8:00 a.m. ET on business days
- If you sign up for the alert “Positive Pay ACH Exception Item Status” and select the status of “Open”, then you will receive an alert when you have items in the decision queue

**ACH Positive Pay Reports: Fraud Control > Reports > Fraud Control Reports**

1. This page includes reporting for both ACH and Check Positive Pay items. To customize the ACH Positive Pay report, click Customize Report next to the ACH Positive Pay Report.
2. The screenshot provided displays your options for customizing the report. Once you have finished your selections, click Continue.
3. Summary page will show the requirements you have selected for your custom report. From this page, you can Save, View or go back and Edit the report. Saved reports can also be edited in the future, and are in the Fraud Control Reports Center under the Custom tab.

