

The following instructions will provide you with step-by-step details of ACH Positive Pay. If you have any questions or need additional assistance, please reach out to Business Services directly. If you are a business owner and would like to apply for Business Connect, [CLICK HERE](#). If you are a business that currently uses Business Connect and have questions, [CLICK HERE](#).

INFO

Check Positive Pay allows permitted Business Administrators and Business Users to enter checks written off the business account into a register, monitor cleared checks for potential fraud, and report any exceptions to WESTconsin Credit Union all through WESTconsin Business Connect without coming into an office or calling WESTconsin Credit Union.

Accessing Check Positive Pay:

1. **Login** to WESTconsin Business Connect
2. **Click** “ACH Positive Pay” tab

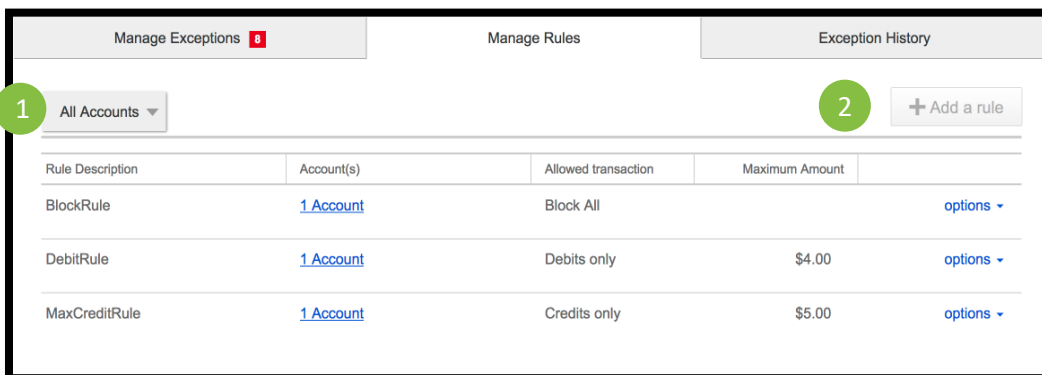
ACH BLOCKS & FILTERS

Manage ACH Blocks & Filters allows business users to add ACH rules on checking and money market accounts. ACHs per account are then checked against the list of rules entered by the business.

- Add rules for allowable ACH debit transactions by amount, ACH credit transactions by amount or block all ACH transactions on an account.
- Manage Rules tab displays information on the account level based on entitlements, including accounts across multiple TINs

Manage Rules Layout:

1. Option to filter existing rules by account
2. Add new rules



Rule Description	Account(s)	Allowed transaction	Maximum Amount	
BlockRule	1 Account	Block All		options ▾
DebitRule	1 Account	Debits only	\$4.00	options ▾
MaxCreditRule	1 Account	Credits only	\$5.00	options ▾

Add a new ACH rule:

1. **Enter** description for the ACH rule
2. **Select** the account(s) the rule applies for

- a. Entitlements determine the accounts that display in the dropdown, including accounts across multiple TINS
- b. Each account can have just one rule but one rule applies to multiple accounts
3. **Select** *Allowed Transaction* Options from the following
 - a. Debits (with maximum debit amount)
 - b. Credits (with maximum credit amount)
 - c. Debits & Credits (with maximum debit and maximum credit amount)
 - d. Block All
4. **Enter** maximum debit or credit or both amounts depending on type selected in step 3
5. **Select** *Save*

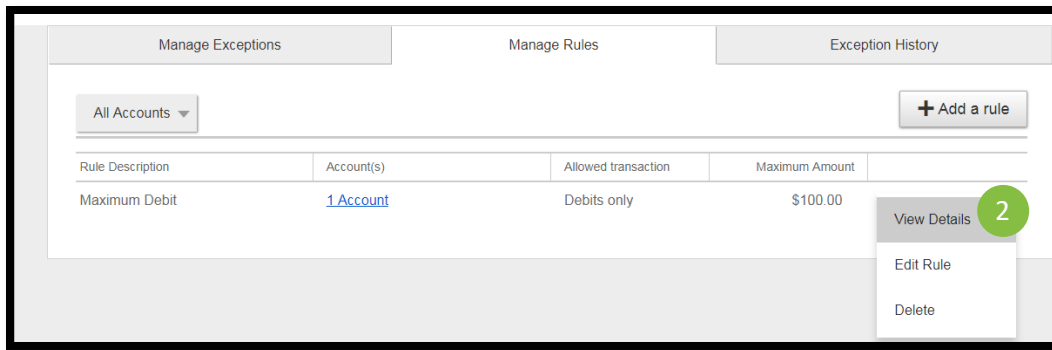
****Add a rule button is disabled if rules are established for all entitled accounts**

Rule Options:

1. **Select** Options

Rule Description	Account(s)	Allowed transaction	Maximum Amount	options
Maximum Debit	1 Account	Debits only	\$100.00	1 options

2. **View** details of the rule, **edit** any parameters of the rule or **delete** the rule (deleting the rule will not affect existing exceptions)



ACH EXCEPTIONS

ACH Exception displays the ACHs (exceptions) found on the host that conflicts with the ACH blocks and filters set by the business. Permitted Business Administrator and Business Users with “Manage ACH Positive Pay Exceptions” permissions for accounts with exceptions will be notified via email when exceptions are found. Permitted Business Administrators and Business Users can instruct *WESTconsin* Credit Union to pay or return ACH exceptions.

Exceptions are based upon:

- Debits
- Credits
- Debits and Credits
- Blocked Account

Making Exceptions:

Any ACH exception that does not have a decision made by **the cutoff time (10:00 AM Central Time)** will be **PAID** by default

1. **Navigate** to “ACH Exceptions”
2. **Select** the account the ACH exception is drawn on
 - Default is All Accounts
3. **Review** exception items
4. **Select** one, multiple, or all ACH to pay or return
 - If multiple ACHs or all ACHs are selected, the decision selected (pay or return) will apply to all ACHs selected
 - ACH exceptions need to be completed prior to the decision **cutoff time (10:00 AM Central Time)**
5. If the decision is “Pay”: **add** a note if desired
 If the decision is “Return”: **select** a return reason from the dropdown and **add** a note if desired
6. **Click** “confirm”
7. **Download** check exceptions to a .csv file if needed

Manage Rules | **Manage Exceptions** | Manage History

ACH exception decisions must be submitted prior to 15:00 US/Central deadline.
Any ACH exceptions without a decision after the deadline will have your default decision applied.

All Accounts Export

Memo Search

6 of 6 records. Export report for full results.

<input type="checkbox"/> Account / Tax ID Name	Memo	Effective Date	Amount	Decision
Exceeds allowed credit amount				
<input type="checkbox"/> ██████████ 47806 WESTconsin Business Test	ACH Deposit	Jul 12, 2023	\$1.11	<input type="button" value="Pay"/> <input type="button" value="Return"/>
<input type="checkbox"/> ██████████ 47806 WESTconsin Business Test	ACH Deposit	Jul 12, 2023	\$3.21	<input type="button" value="Pay"/> <input type="button" value="Return"/>
<input type="checkbox"/> ██████████ 47806 WESTconsin Business Test	ACH Deposit	Jul 12, 2023	\$1.23	<input type="button" value="Pay"/> <input type="button" value="Return"/>
Exceeds allowed debit amount				
<input type="checkbox"/> ██████████ 47806 WESTconsin Business Test	ACH Withdrawal	Jul 12, 2023	-\$1.11	<input type="button" value="Pay"/> <input type="button" value="Return"/>
<input type="checkbox"/> ██████████ 47806 WESTconsin Business Test	ACH Withdrawal	Jul 12, 2023	-\$3.33	<input type="button" value="Pay"/> <input type="button" value="Return"/>
<input type="checkbox"/> ██████████ 47806 WESTconsin Business Test	ACH Withdrawal	Jul 12, 2023	-\$1.11	<input type="button" value="Pay"/>

Manage Exception Tab Information:

- Total number of ACH exceptions to review
- Exception reason (grouped together)
- Account name/number
- Memo
- Effective Date
- Amount

Actions:

- **Pay** – instruct WESTconsin Credit Union to pay one or more exception items
- **Return** – instruct WESTconsin Credit Union to return one or more exception items
- **Search** – search by memo, payee, account number, or exception type
- **Export** – download all exceptions to a .csv format.

ACH POSITIVE PAY EXCEPTION HISTORY

Exception History displays all ACHs rule exceptions decided (pay or return) by the business. Only business users with Manage ACH Positive Pay Exceptions permission will have access to Exception History. History displays on the account level based on entitlements, including accounts across multiple TINs

- **Toggle** date to view exceptions for the last 30, 60, 90, 180 days or custom dates
- **Filter** by exception status; can also search by memo, amount, exception type, decision type
- **Review** history in a read-only format

Download to a .csv formatted file