ACH Positive Pay User Guide

April 2020

BRIDGEWATER BANK

Table of Contents

Introduction

Welcome to Bridgewater Bank ACH Positive Pay! It is important for businesses to put preventative measures in place to protect their corporate assets. ACH Positive Pay is a fraud detection tool that can be used to make decisions on exception items, create filters, review the activity of exceptions, and review filter requests for a company. If there are any discrepancies, the business will be notified via email of the exception to review the item via The Bridge online banking system and can choose to either pay or return the item. ACH Positive Pay allows businesses to reduce the possibility of ACH fraud, increase control over payments and streamline account reconciliation.

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Getting Started

General Information

- Contact the Business Services Team for technical support. They can be reached M – F, 8:30am-4:30pm at **952.542.5100** or hello@bridge2bwb.com.
- Email notifications will be sent at 6:30 am CST and again at 10:00 am CST if items have not been resolved. If there are no exception items, no email notification will be generated. See **Establishing Subscriptions** below for additional information.
- Decisions must be transmitted before 11:00 am CST, the day of the exception.
- If items have not been addressed by 11:00 am CST, **the item will be returned.**
- Bridgewater follows the Federal Reserve's processing dates. You can create ACH filters for authorized companies on these holiday's, however ACH items will not clear and email notifications of exceptions will not be generated until the following business day. For a most up-to-date Federal Reserve Holiday calendar, reference http://www.federalreserve.gov/aboutthefed/k8.htm.
- Bridgewater strongly recommends limiting access to authorized personnel only and if possible, to separate duties. For more information on user settings needed to establish this, contact the Business Services Team at **952.542.5100** or hello@bridge2bwb.com.

Establishing Subscriptions

Subscriptions allow a user to enroll to receive notifications when specific events have occurred or are about to occur which may affect the user.

- Select **My Settings**
- Select **Subscriptions**
    - **ACH Positive Pay Notification** - This subscription is generated upon receipt of the exception file from the financial institution and informs the user of how many exceptions are awaiting a decision and what time those decisions must be completed.
    - **ACH Positive Pay File Load Notification** - At cutoff this subscription reports monetary and count totals as well as the input method used for all issues that are being delivered to the financial institution for the day. We do not recommend enabling this alert.

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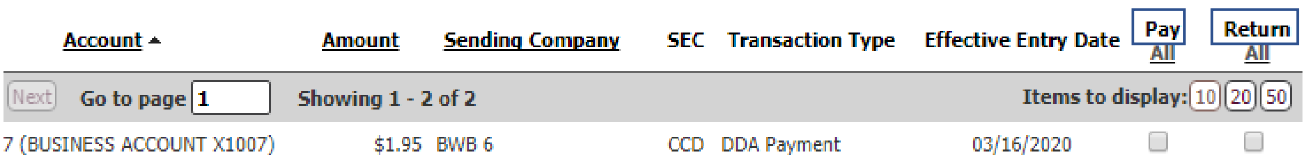
Decisioning Exception Items

Exception items are created when there is an ACH item trying to debit/credit your account that is not on your approved list of vendors. Once exception items are created, they are presented for review by an entitled company user. Company users can make decisions to allow legitimate ACH debits/credits to be paid and fraudulent/invalid items to be returned. Items with no decision at cut-off, will expire and the **payment will be returned.**

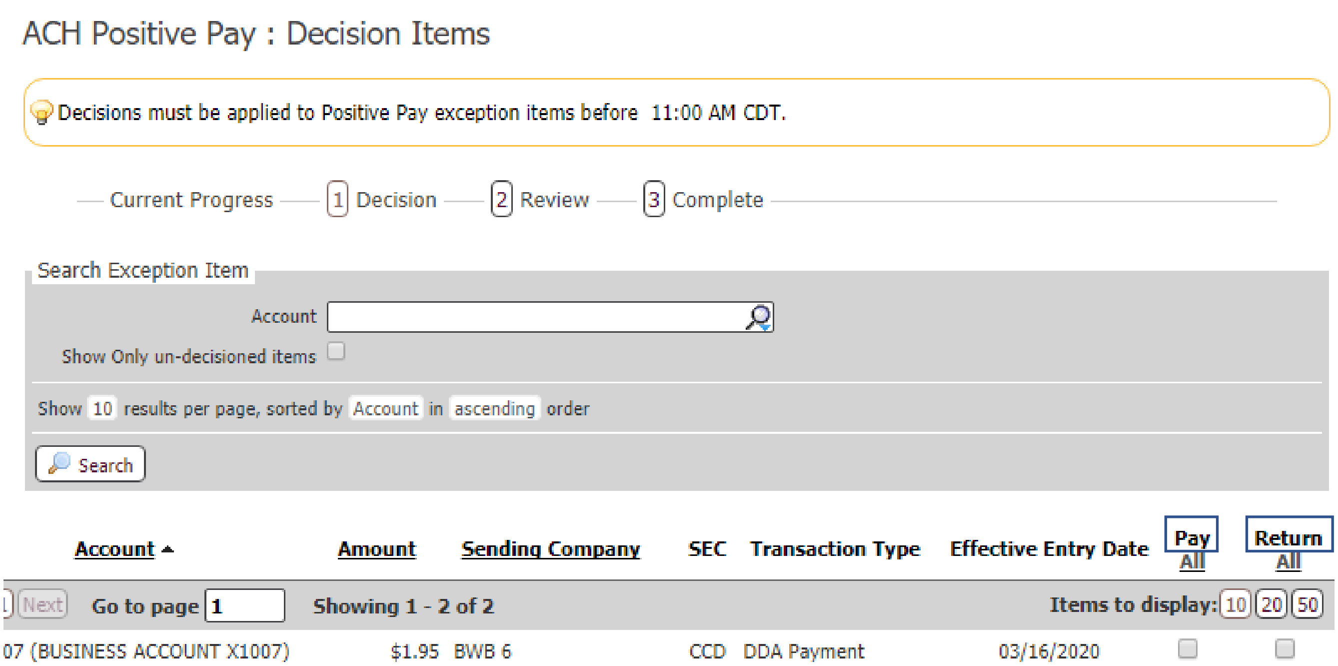
- Select Fraud Mgmt – ACH Positive Pay
    - Exception items for today will present themselves on this screen. Users can verify information provided about the ACH and either pay or return each line



Account ▲	Amount	Sending Company	SEC	Transaction Type	Effective Entry Date	Pay All	Return All
7 (BUSINESS ACCOUNT X1007)	$1.95	BWB 6	CCD	DDA Payment	03/16/2020	☐	☐

item by selecting the box under Pay or Return. Once selected users should click on the enter decision button on the bottom of the page which will then take them to the review screen where users need to click on the completed button.

- **Search Exception Items** – use these filters to quickly locate a specific item requiring a decision
    - Account - to find items that are debiting/crediting a specific account.
    - Show only un-decisioned items - select this box to display items with no decision applied.



Account ▲	Amount	Sending Company	SEC	Transaction Type	Effective Entry Date	Pay All	Return All
07 (BUSINESS ACCOUNT X1007)	$1.95	BWB 6	CCD	DDA Payment	03/16/2020	☐	☐

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Handling Exceptions

- Exception Table - displays details about current day exception items and allows the user to apply decisions. The table can be sorted by selecting any of the column headers that appear underlined.
    - Account - displays the debiting/crediting account.
    - Amount - the US dollar amount of the exception item.
    - Sending Company - the company requesting payment.
    - SEC - the Business (CCD) or Individual (PPD) requesting the payment.
    - Transaction Type - displays the account type and what type of transaction.
    - Effective Entry Date - Displays the date the debit/credit transaction was/will be posted.
    - Pay - select the box in this column to pay the exception item.
    - Return - select the box in this column to return the exception item.

- The Exception table allows company users to review summary details about the exception items, decide to either pay or return the item, and request a filter if item is being paid. Each row displays details for one exception item. Users can quickly pay or return all exceptions displayed on the table by selecting the **ALL** under the **Pay or Return column**.

Once a decision has been selected for one or more exceptions, the **Enter Decisions** button will become active and can be selected to submit those decisions. To clear all decisions, you can select **Cancel**.
Note: If you don't need to create a filter for the sender you can go to **Review and Complete Exceptions**

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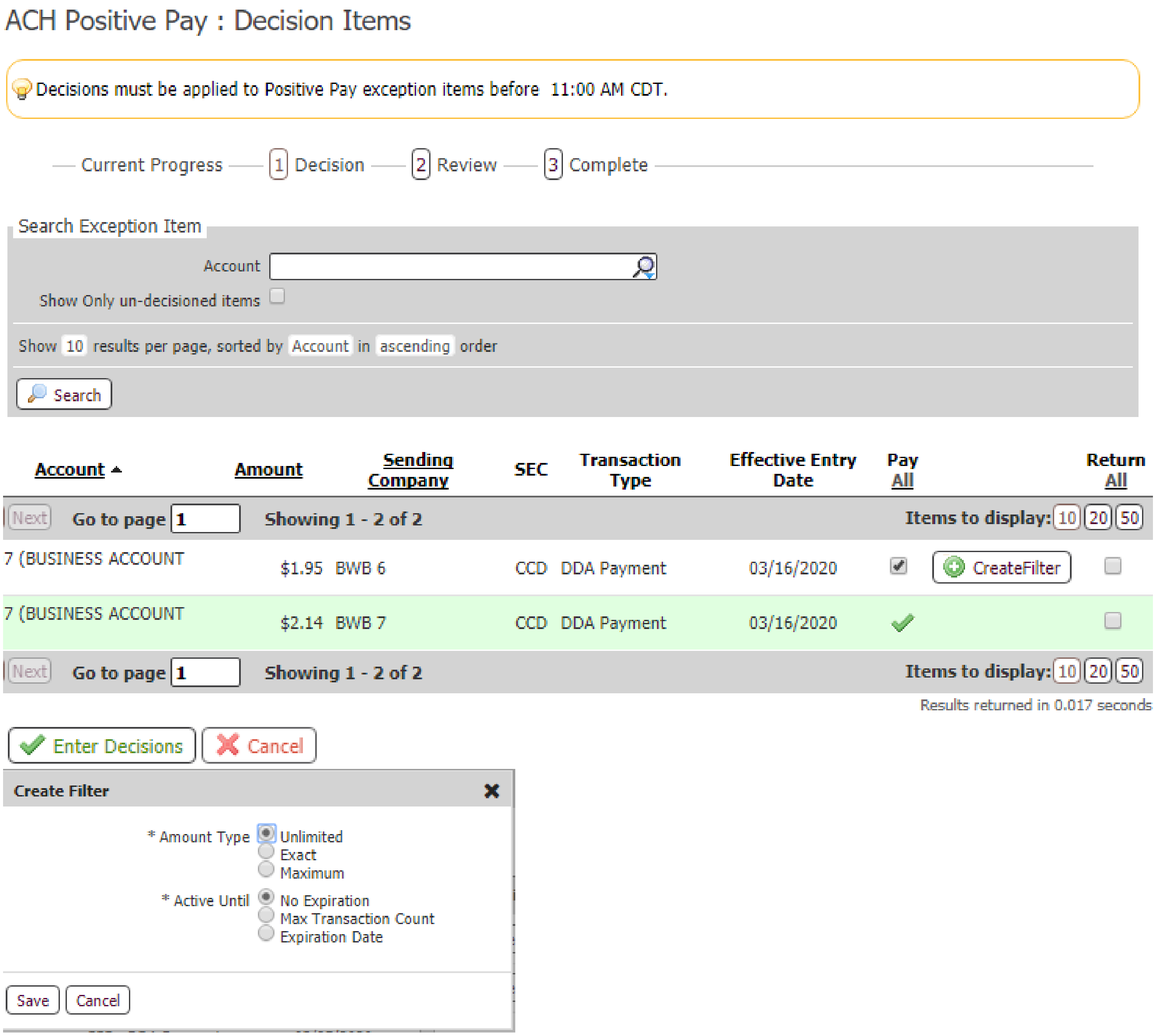
Creating a Filter

When items are presented from a sender the company has a good relationship with, users can create a filter so that the next time the transaction is presented with those same components, the item will be automatically paid. Filters may only be created with very specific rules.

- When an item is presented it must match every requirement of the filter, if it doesn't it will be presented to the company for a decision. You can create a filter by selecting the **Create Filter** button that appears once the **Pay** option on the item is selected.



ACH Positive Pay : Decision Items

Decisions must be applied to Positive Pay exception items before 11:00 AM CDT.

Current Progress — 1 Decision — 2 Review — 3 Complete

Search Exception Item

Account

Show Only un-decisioned items

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

Search

Account	Amount	Sending Company	SEC	Transaction Type	Effective Entry Date	Pay All		Return All
Next Go to page 1		Showing 1 - 2 of 2					Items to display: 10 20 50	
7 (BUSINESS ACCOUNT	$1.95	BWB 6	CCD	DDA Payment	03/16/2020	✔	CreateFilter	
7 (BUSINESS ACCOUNT	$2.14	BWB 7	CCD	DDA Payment	03/16/2020	✔		
Next Go to page 1		Showing 1 - 2 of 2					Items to display: 10 20 50	

Results returned in 0.017 seconds

Enter Decisions Cancel

Create Filter

* Amount Type: Unlimited / Exact / Maximum

* Active Until: No Expiration / Max Transaction Count / Expiration Date

Save Cancel

- Once you select **Clear Filter** you will have the **Amount Type** and the **Active Until** to decide as needed, then **Save** the filter. After you save it the **Create Filter** button will **still** appear, however, it does not need to be setup again.

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- To verify a filter has been created, users can look for the **check mark** ✔ under the filter column when you get to the last step of the decisioning (see below under **Review and Complete Exceptions**).

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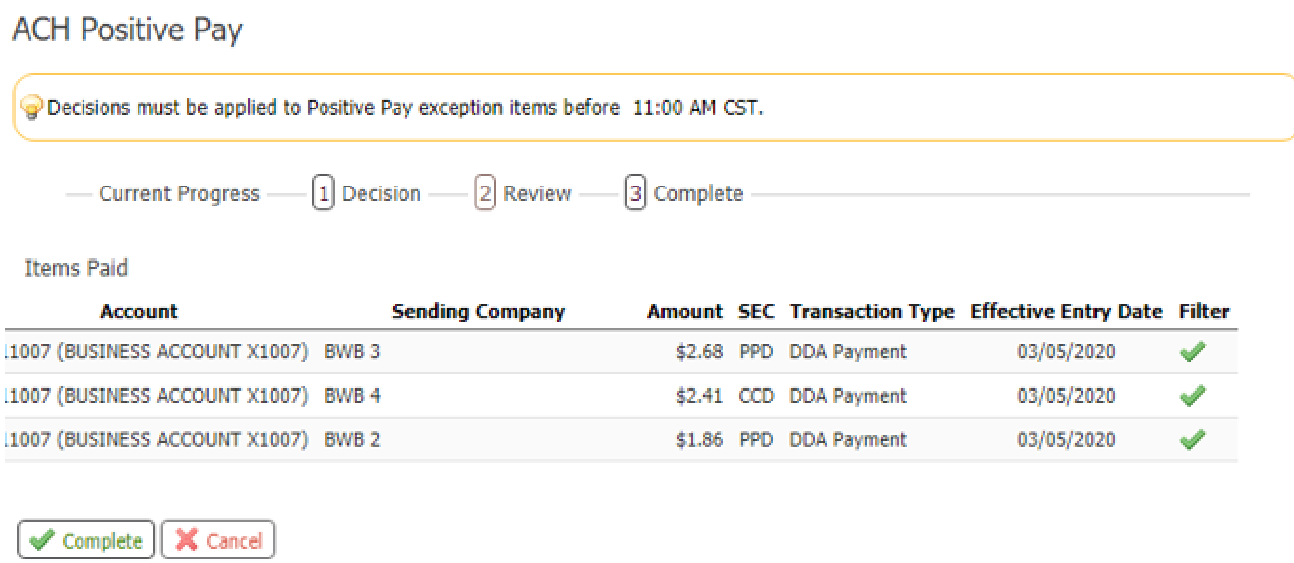
Review and Complete Exceptions

- After decisions have been submitted, a **Review** screen will allow the user to verify those decisions. All items to be paid will be grouped together and displayed in an Items Paid section. Returned items will display on the returned items section.


ACH Positive Pay

Decisions must be applied to Positive Pay exception items before 11:00 AM CST.

Current Progress — 1 Decision — 2 Review — 3 Complete

Items Paid

Account	Sending Company	Amount	SEC	Transaction Type	Effective Entry Date	Filter
1007 (BUSINESS ACCOUNT X1007)	BWB 3	$2.68	PPD	DDA Payment	03/05/2020	✔
1007 (BUSINESS ACCOUNT X1007)	BWB 4	$2.41	CCD	DDA Payment	03/05/2020	✔
1007 (BUSINESS ACCOUNT X1007)	BWB 2	$1.86	PPD	DDA Payment	03/05/2020	✔

Complete   Cancel

- If all the information is correct, select **Complete**. If the information presented is incorrect, select **Cancel** to be returned to the decision screen with all pay, return and filter sections removed. Once decisions have been completed, the **confirmation** screen will display a banner that informs the user when these items will be processed.
- Select **Return** to be taken back to the **Decision** screen.

The Decision screen will provide an updated display of the day's exception items. Items with decisions may be comingled with items with no decision. Items previously decisioned may be edited by going to **Decision Items** and selecting the updated decision until cut-off time.

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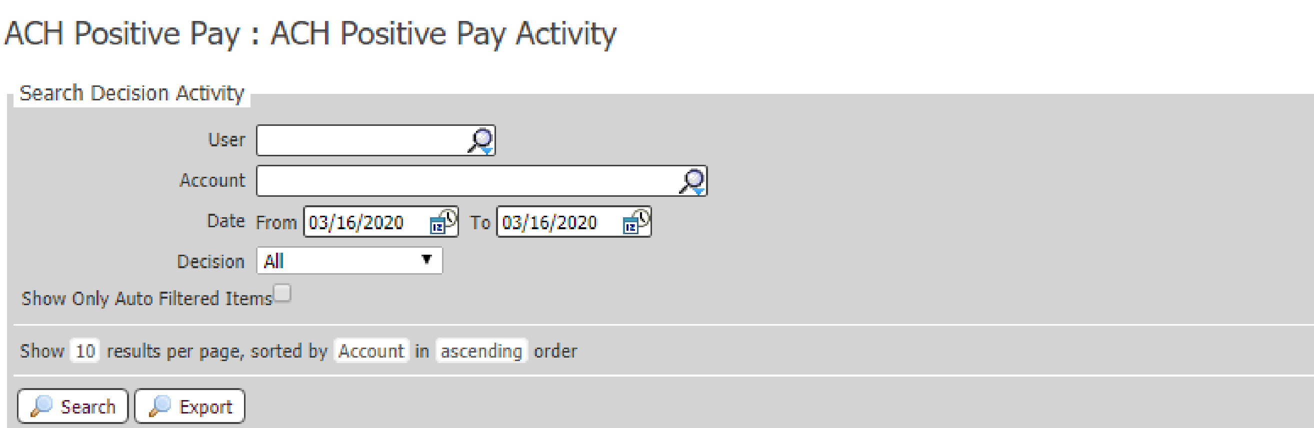
ACH Positive Pay Activity

After a decision has been applied to an exception item, it may be reviewed from ACH Positive Pay Activity. Also, items that matched an active filter are immediately paid and visible in ACH Positive Pay Activity for Review.

- **Search Decision Activity** – use these filters to quickly locate a specific item requiring a decision.
    - Account – filter items that are debiting/crediting a specific account
    - Date – filter items in the desired date range
    - Decision
        - All - Displays all exception items, whether a decision has been applied or not.
        - Decided Pay - Displays only exception items that have had a pay decision applied.
        - Decided Returned - Displays only exception items that have had a return decision applied.
        - Undecided - Displays only exception items that have not had a decision applied.
        - Expired – Displays only exception items that were not decisioned before cut-off.
    - Show Only Auto Filtered Items – Select this box to display items that were paid by meeting the requirements of a filter.



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Decision Date	Decision	Sending Company	Amount	Status
1 Showing 1 - 2 of 2			Items to display: 10 20 50	
Mar 16, 2020 9:39 AM CDT	pay	BWB 7 (030572894G)	$2.14	Processed
Mar 16, 2020 11:00 AM CDT	no-decision	BWB 6 (030572894F)	$1.95	Expired

- The Activity Table displays summary Information about individual exception items that have been paid, returned or allowed to expire. At the top of the table are column headers that allow you to sort the table by the option. Select the header name and it will display a small triangle beside it to show the user that it is being sorted using that field. The upward triangle denotes ascending order while a downward facing triangle represents descending order.

- The **Status** column shows will show the current status of the transaction:
  - Processed: decision has been processed for this item.
  - Pending: decision has been applied for this item and is waiting for processing. At this time users can still make changes to the item.
  - Decision Removed: decision was applied to this item, and then removed by a user. This item is awaiting a decision, if no decision is applied before cut-off time the item will expire and **will be returned.**
  - Expired: This item did not have a decision at cut-off and no decision may be applied now. This item will be automatically returned.

You can also click on the **magnifying glass** next to each line item to get more detailed information.

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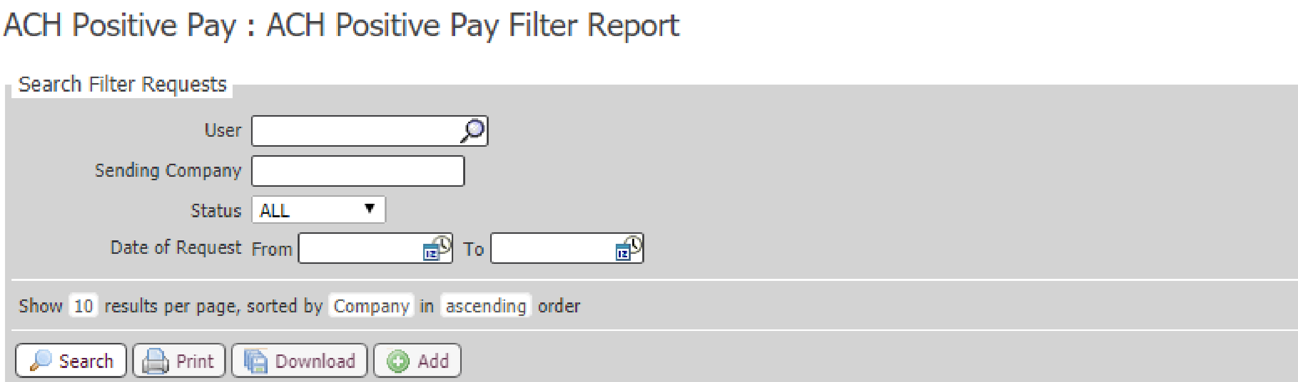
ACH Positive Pay Filter Report

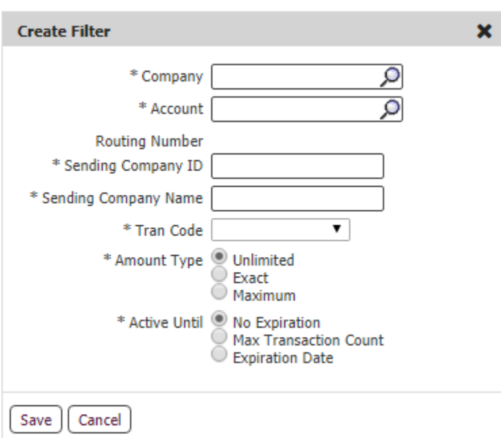
Filters requested can be reviewed using the ACH Positive Pay Filter Report. To quickly locate a specific filter, utilize one or more of the search filters displayed in the **Search Filter** requests section. You can search by the following options:

- **User**: to find a filter created by a specific user, leave blank if searching for all filters.
- **Sending Company**: to find filters for a specific payment originator.
- **Status**: to locate a filter with a certain status (pending or delivered).
- **Date of Request**: to locate a filter based on the date it was requested.

Select the **Search** button once you have established your search filters.



- You can also create a filter on this page by selecting the Add button. You will need specific information about the sending company.



- The Activity table will display detail information about individual active filters. Under the Actions tab, users can **View, Edit, Delete** and **Clone** each filter.

Amount	Sending Company	Tran Code	Active Until	Status		Date Modified	Date of Request
page 1	Showing 1 - 10 of 16					Items to display: 10 20 50	
$0.00 Unlimited	BWB 6 (030572894F)	27	No Expiration	DELIVERED	Actions	Mar 10, 2020 11:00 AM CDT	Mar 10, 2020 9:41 AM CDT
Unlimited	TEST ABC (987654321)	27	No Expiration	DELIVERED	Actions	Mar 13, 2020 11:00 AM CDT	Mar 12, 2020 3:14 PM CDT

Note: The **Tran Code** column signifies if the account at Bridgewater Bank is checking (27) or a savings (37) account.

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