

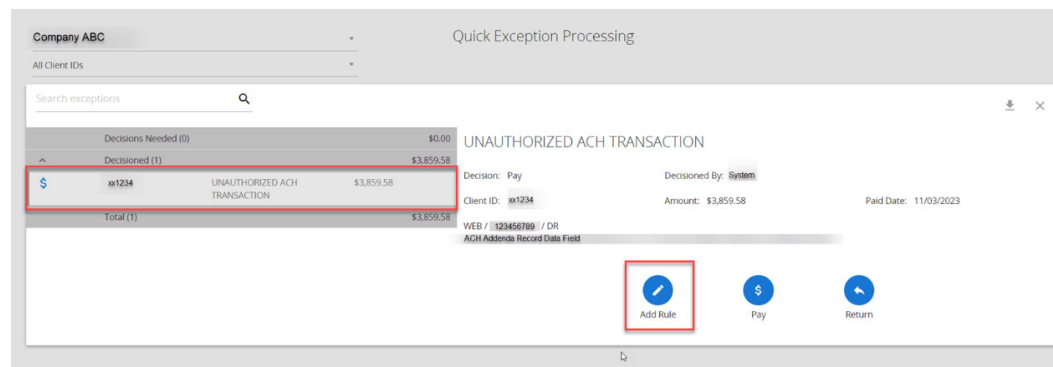
Adding a New Company to ACH Authorization Rules

ACH Positive Pay relies on predefined rules for each account to determine whether to create an exception or allow an ACH Transaction to post to the account. Adding an authorized company to the ACH Authorization Rules approved list, allows trusted companies to initiate ACH debits (withdrawals) from your account. A minimum of one rule per account is required for ACH exceptions to be created. If no rule is in place for an account, all ACH transactions will be automatically approved, potentially leaving the account susceptible to ACH fraud. It is crucial to maintain and manage ACH Authorization Rules.

The **ACH Authorization Rules** section displays a listing of all pre-authorized rules and allows your authorized users to set up, edit, and delete ACH authorization rules. Adding an authorized Company to the ACH Authorization Rules approved list can be done through two available options.

Option 1:

The first transaction from a new company will create an 'Exception' on the next business day. The 'Exception' can be decided to 'Pay' in Positive Pay. Once this occurs, transaction information can be used to add the company to the approved list by clicking on **Add Rule**. Adding the company to the approved list will make sure you avoid having to manage exceptions for that company going forward.

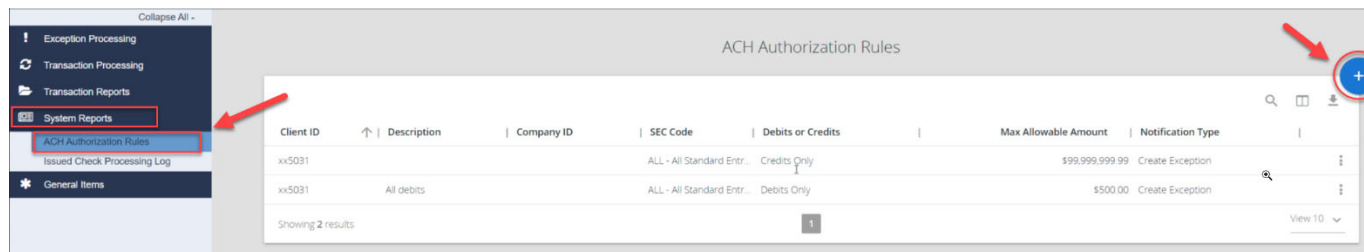


Option 2:

On the Independent Financial Online Banking Home page select **Positive Pay/ACH Details** under **Treasury Services**.

On the next screen, under **System Reports**, select **ACH Authorization Rules**. Select the add (+) icon at the top right to setup a new company to ACH Authorization rules.

NOTE: This add (+) icon is only available if the user has been enabled for ACH Authorization Rules. This can be done in the Setup User Rights section of the User Setup page.



The screenshot shows a web form titled "ACH Authorization Rules" with a sub-section "Add record". The form has several input fields and buttons:

- Client ID:** A text input field with a dropdown arrow.
- Description:** A text input field.
- Company ID:** A text input field.
- SEC Code:** A dropdown menu with "ALL - All SEC Codes" selected.
- Notification Type:** A dropdown menu with "Create Exception" selected.
- Debits or Credits:** A dropdown menu.
- Max Allowable Amount:** A text input field.
- Buttons:** "Cancel", "Save and Add More", and "Save Changes" (highlighted with a red box).

On the ACH Authorization Rules screen, input the following information for the authorized company that you allow to withdraw funds from your account.

Client ID – the nickname or description that identifies the account.

Description – this is the description of the ACH rule. (*i.e.* "Monthly Maintenance")

Company ID – the originating Company ID of the transaction from the ACH file. If the company ID field is left blank, transactions from the company will continue to generate exceptions. The Company ID can be found in the Transaction Description of an ACH Transaction.

SEC Code – a list of ACH standard entry class (SEC) codes. Either a specific SEC code can be selected or **ALL – All Standard Entry Class Codes** can be selected to include all SEC codes.

Debits or Credits – the options are either debits (withdrawals), credits (deposits), or both debits and credits to define the types of transactions for this rule.

Max Allowable Amount – the maximum allowed amount for this type of transaction. If the amount is left zero, the maximum amount field is not used during the authorization process.

NOTE: We recommend reviewing the ACH authorization rules on a regular basis to ensure there are no duplicates, and to review the maximum allowable amounts to ensure the correct limit is established.

To complete, click on **Save Changes**.

If you have multiple companies to add, select **Save and Add More** and repeat the process.