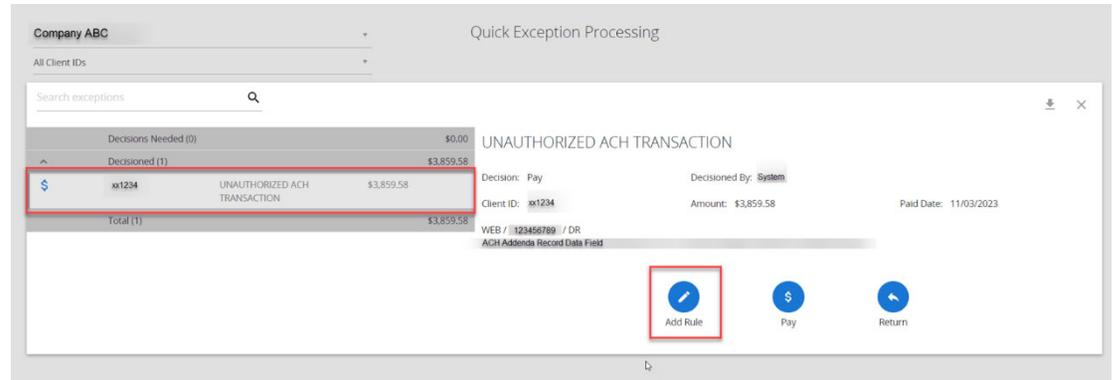**Adding a New Company to ACH Authorization Rules**

Adding an authorized Company to the ACH Authorization Rules approved list, allows a company to withdraw funds from your account. 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 decisioned 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.
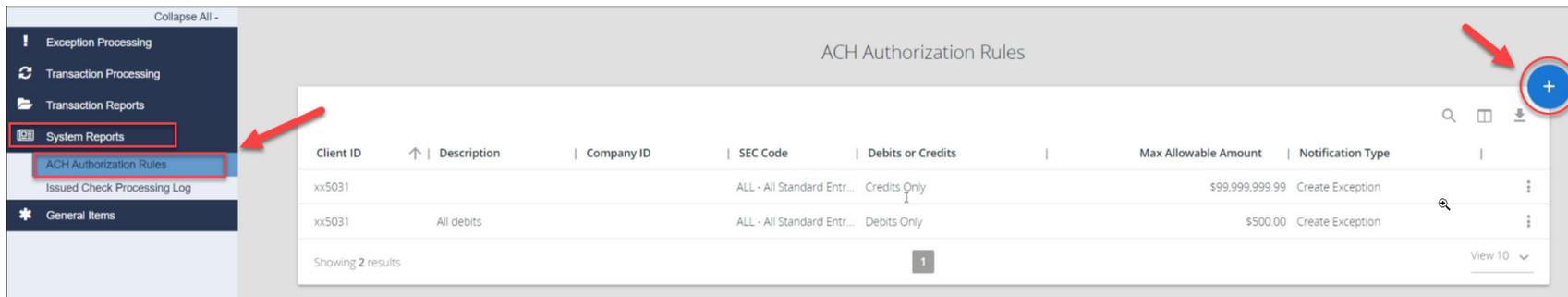
On the ACH Authorization Rules screen, input the following information for the authorized company that you allow to withdraw funds from your account.

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.