



Positive Pay  
ACH Filter Rules – User Guide

## Positive Pay

### ACH Filter Rules - User Guide

**The Positive Pay Module can only be accessed by logging into the Tompkins Business Digital Banking, Treasury Management Service.**

ACH Exceptions – Filter Rules Getting started:

Navigate to the Payments Tab > ACH Exceptions – Filter Rules

<span>Message Center</span> <span>Notifications</span> <span>Cut-Off Times</span> <span>Last Login:</span> <span>Hi, <span style="font-size: small;">[Avatar]</span></span>				
<span>DASHBOARD</span> <span>ACCOUNTS</span> <span>PAYMENTS</span> <span>REPORTING</span> <span>ADMIN</span>				
Transfer	Wire	ACH	Positive Pay	Stop Payment
Create Transfer	Create USD Wire	Create ACH Payment	Check Exceptions	Create Stop Payments
Create Transfer from Template	Create USD Wire from Template	Create ACH Tax Payment	Check Exceptions - Decision Activity	Stop Payment Activity
Transfer Activity	Create FX Wire	ACH File Activity	ACH Exceptions	
Recurring Transfers	Wire Activity	ACH Payment Activity	ACH Exceptions - Decision Activity	
Transfer Templates	Recurring Wires	Recurring ACH Payments	<b>ACH Exceptions - Filter Rules</b>	
Create Loan Payment	Wire Templates	ACH Templates	Create Issued Items	
Loan Payment Activity	Wire Beneficiaries	ACH Tax Templates	Issued Items Activity	
		ACH Recipients	Check Upload Formats	
		ACH Recipient Activity		
		ACH Recipient Import Layout		

# ACH Exceptions - Filter Rules (summary)

1 — ACH Exceptions - Filter Rules | ACH Exceptions | ACH Exceptions - Decision Activity

2 — Create New Filter | Download | Print

Rule Name	Account	ACH Company Name	Company ID	SEC	Amount	Transaction Type	Status	Actions	Open All
				CCD	\$0.00 - \$100.00	Credit Allowed	ACTIVE	Actions •	Details
love124				CCD	\$0.00 - \$100.00	Credit Allowed	ACTIVE	Actions •	Details
test43434343				PPD	\$81.23	Credit Allowed	ACTIVE	Actions •	Details
yehmans				PPD	\$0.01 - \$60,000.00	Debit Not Allowed	ACTIVE	Actions •	Details
						Credit Not Allowed	ACTIVE	Actions •	Details
						Credit Not Allowed	ACTIVE	Actions •	Details
				PPD	\$10.00 - \$20.00	Debit Allowed	ACTIVE	Actions •	Details
				PPD	\$72,456.00	Debit Allowed	ACTIVE	Actions •	Details
callsomething				PPD	\$72,456.00	Debit Allowed	ACTIVE	Actions •	Details
freaneg				PPD	\$125.00	Debit Allowed	ACTIVE	Actions •	Details

Viewing 1 to 10 of 159

First Previous 1 2 3 4 5 Next Last 10

## 1. ACH Exceptions – Filter Rules

The following column headings can be sorted in ascending and descending order:

- Rule Name
- Account
- ACH Company Name
- Company ID
- SEC
- Amount
- Transaction Type
- Status
  - Active
  - Inactive
  - Failed
- Actions
  - Edit
  - Clone Criteria
  - Delete
- Details link

## 2. Create New Filter Rule

Use the Create New Filter Rule button to easily create a new ACH Filter Rule.

## 3. Actions (Described in further detail in upcoming slides)

- Edit
- Clone Criteria
- Delete

## 4. Details

Use the Details hyperlink to see additional information for a Filter Rule along with an audit trail. A print feature is available to print the individual transaction.

## ACH Exceptions - Filter Rules (details)

Search ACH Exceptions - Filter Rules

ACH Exceptions - Filter Rules <sup>9</sup> | ACH Exceptions | ACH Exceptions - DecisionActivity

Create New Filter | Download | Print

Rule Name	Account	ACH Company Name	Company ID	SEC	Amount	Transaction Type	Status	Actions	Open All
				CCD	\$0.00 - \$100.00	Credit Allowed	ACTIVE	Actions *	Details
level24				CCD	\$0.00 - \$100.00	Credit Allowed	ACTIVE	Actions *	Details
test43434343				PPD	\$81.23	Credit Allowed	ACTIVE	Actions *	Details

**Filter Rule Detail** Account: 73105 Account Filter Settings Debits Allowed / Credits Not Allowed <sup>9</sup>

ACH Company Name	SEC Code PPD	Expiration Date N/A
Company ID	Amount \$81.23	Status Active
	Transaction Type Credit Allowed	

Audit  
01/26/2022, 09:16 PM: akroy: Create

pehmar				PPD	\$0.01 - \$60,000.00	Debit Not Allowed	ACTIVE	Actions *	Details
						Credit Not Allowed	ACTIVE	Actions *	Details
						Credit Not Allowed	ACTIVE	Actions *	Details
				PPD	\$10.00 - \$20.00	Debit Allowed	ACTIVE	Actions *	Details
				PPD	\$72,466.00	Debit Allowed	ACTIVE	Actions *	Details
callsomething				PPD	\$72,466.00	Debit Allowed	ACTIVE	Actions *	Details

Viewing 1 to 10 of 159

First Previous 1 2 3 4 5 Next Last 10

**Note:** Filter rules created previously by Tompkins will display the username "Financial Institution".

### 1. Download Feature

ACH Filter Rules report can be downloaded in a PDF or CSV format.

### 2. Print Feature

- Print button at the top of the page, prints the browser page.
- Print button in the details view, prints the individual filter rule.

### 3. Details Link

Details link expands the ACH Filter Rule to view additional information.

### 4. Audit Box

An audit box is available to view an audit trail of who created, updated, or deleted the filter rule and includes:

- Username
- Action taken
- Date and time stamp

# Create an ACH Filter Rule

- Note:** • The transaction type selected is always the opposite of the account master settings (status) set by your financial institution.
- ACH Company Name and the company name in the originating transaction must match exactly for the filter to capture the transaction for the specific company. If the name is not an exact match, items will not be white-listed and will be captured as exceptions.
  - It is recommended to put the Company Name in the Filter Rule Name and leave the Company Name Blank. If you do enter the Company in the Company Name field, it must be an exact match (including case and punctuation). If the name is not an exact match, items will be not whitelisted and will become exceptions.

## Navigate to ACH Exceptions - Filter Rules.

### 1. Create ACH Filter Rule

The following screen displays when Create New Filter button is selected.

- Account, Filter Rule Name, Company ID and Transaction Type (Debit/Credit) are required filter rule inputs.
- Optional filter rule criteria can also be selected (Amount, SEC Code, ACH Company Name, and Expiration Date).

### 2. Transaction Type (Debit or Credit)

- If the account status set by the bank is Credit Allowed and the Transaction Type selected is Credit, any inputs entered would be automatically “Not Allowed” and vice versa.
- If the account status set by the bank is Debits Not Allowed and the Transaction Type selected is Debit, any inputs entered would be automatically “Allowed” and vice versa.

## Edit an ACH Filter Rule

ACH Exceptions - Edit ACH Filter Rule ●— 1

1. Edit ACH Filter 2. Review 3. Confirm

### ACH Filter Rule Settings

Debits Allowed / Credits Not Allowed ⓘ  
Account Filter Settings \* Indicates Required field

Account 78005

Filter Rule Name \* ●— 2

Company ID \*

Transaction Type \*  
 Credit Allowed  Debit Not Allowed

Amount  
Amount Range Specific Amount  
\$0.01 to \$60,000.02

SEC Code  
PPD - Prearranged Payment and Deposit

ACH Company Name ⓘ

Expiration Date

Review ACH Filter Rules

**Note:** • See Create New Filter slide to create a filter rule.

- ACH Company Name and the company name in the originating transaction must match exactly for the filter to capture the transaction for the specific company. If the name is not an exact match, items will not be white-listed and will be captured as exceptions.
- It is recommended to put the Company Name in the Filter Rule Name and leave the Company Name Blank. If you do enter the Company in the Company Name field, it must be an exact match (including case and punctuation). If the name is not an exact match, items will be not whitelisted and will become exceptions.

### Navigate to ACH Exceptions - Filter Rules

#### > Edit ACH Filter Rules

1. **Edit ACH Filter Rule** The following screen displays when Edit button is selected from the Actions menu.
  - Account, Filter Rule Name, Company ID and Transaction Type are required filter rule inputs.
  - Optional filter rule criteria can also be selected (Amount, SEC Code, ACH Company Name, and Expiration Date).
2. **Filter Rule Name** The rule name is alphanumeric, can contain special characters, and must be unique to the company.

## Clone an ACH Filter Rule

ACH Exceptions - Clone ACH Filter Rule 1

1. Clone ACH Filter 2. Review 3. Confirm

### ACH Filter Rule Settings

2 - Debits Allowed / Credits Not Allowed Account Filter Settings \* indicates Required field

Account \* [input] [Q]

Filter Rule Name \* yhsana

Company ID \* [input]

Transaction Type \* 2 -  Credit Allowed  Debit Not Allowed

Amount: Amount Range | Specific Amount  
\$0.01 to \$0,000.02

SEC Code: PPD - Prearranged Payment and Deposit

ACH Company Name [input]

Expiration Date [input]

Review ACH Filter Rules

- Note:**
- The transaction type selected is always the opposite of the account master settings (status) set by your financial institution.
  - ACH Company Name and the company name in the originating transaction must match exactly for the filter to capture the transaction for the specific company. If the name is not an exact match, items will not be white-listed and will be captured as exceptions.
  - It is recommended to put the Company Name in the Filter Rule Name and leave the Company Name Blank. If you do enter the Company in the Company Name field, it must be an exact match (including case and punctuation). If the name is not an exact match, items will be not whitelisted and will become exceptions.

### Navigate to ACH Exceptions - Filter Rules > Clone ACH Filter Rule

1. **Clone ACH Filter Rule** The following screen displays when Clone Criteria is selected from the Actions menu.
  - The information from the filter rule selected will prepopulate the screen.
  - Company ID and Transaction Type are required filter rule inputs.
  - Optional filter rule criteria can also be selected (Amount, SEC Code, ACH Company Name, and Expiration Date).
2. **Transaction Type (Debit or Credit)** If the account status set by the bank is Credit Allowed and the Transaction Type selected is Credit, any inputs entered would be automatically “Not Allowed” and vice versa.

# Create a Filter Rule from ACH Exceptions

ACH Exceptions <sup>9</sup> | ACH Exceptions - Decision Activity | ACH Exceptions - Filter Rules Download - | Print

Type to filter

Pay	Return	Account	ACH Company	Amount	Posted Date	Type	SEC Code	Description	
<input type="radio"/>	<input type="radio"/>			\$150.00	01/31/2022	ACH Debit	CCD	CSP MAC CSP CCD	Create Filter Rule <span style="color: orange;">1</span>
<input type="radio"/>	<input type="radio"/>			\$25.00	01/31/2022	ACH Debit	PPD	ACH Batch SMAC INC DR PPD 021306547000005	Create Filter Rule
<input type="radio"/>	<input type="radio"/>			\$250.00	01/31/2022	ACH Debit	PPD	PAYROLL MATTHEW 1 PPD 267084130010015	Create Filter Rule
<input type="radio"/>	<input type="radio"/>			\$98.50	01/31/2022	ACH Debit	PPD	PAYROLL MATTHEW 1 PPD 267084130010014	Create Filter Rule
<input type="radio"/>	<input type="radio"/>			\$17.50	01/31/2022	ACH Debit	PPD	PAYROLL MATTHEW 1 PPD 267084130010013	Create Filter Rule
<input type="radio"/>	<input type="radio"/>			\$5.00	01/31/2022	ACH Debit	PPD	PAYROLL Wights Plumb PPD 021306547000002	Create Filter Rule
<input type="radio"/>	<input type="radio"/>			\$81.23	01/31/2022	ACH Credit	PPD	PAYROLL MATTHEW 1 PPD 267084130010020	Create Filter Rule
<input type="radio"/>	<input type="radio"/>			\$32.40	01/31/2022	ACH Credit	PPD	PAYROLL MATTHEW 1 PPD 267084130010019	Create Filter Rule

ACH Exceptions - Decision Activity <sup>9</sup> | ACH Exceptions | ACH Exceptions - Filter Rules Download - | Print

Type to filter

Decision	Decision Date	Decision By	Account	ACH Company	Amount	Posted Date	Type	SEC Code	Description	
RETURN	01/31/2022 11:10AM				\$81.23	01/28/2022	ACH Credit	PPD	PAYROLL MATTHEW 1 PPD 267084130010020	Create Filter Rule
RETURN	01/31/2022 11:10AM				\$32.40	01/28/2022	ACH Credit	PPD	PAYROLL MATTHEW 1 PPD 267084130010019	Create Filter Rule <span style="color: orange;">1</span>
RETURN	01/27/2022 11:33AM				\$4.45	01/26/2022	ACH Debit	PPD	OFFSET 0 MATTHEW 2 PPD 021306547000002	Create Filter Rule
RETURN	01/27/2022 11:33AM				\$3.45	01/26/2022	ACH Debit	PPD	OFFSET 0 MATTHEW 2 PPD 021306547000001	Create Filter Rule

1. **Create Filter Rule** An ACH Filter Rule can be created while working an ACH Exceptions item by selecting the Create Filter Rule button on the ACH Exceptions open item or the ACH Exceptions - Decision Activity.
  - When selected, you are redirected to the Create ACH Filter Rule workflow.

## Create a Filter Rule from ACH Exceptions (continued)

ACH Exceptions - Create ACH Filter Rule from Decision Activity

1. Create ACH Filter 2. Review 3. Confirm

### ACH Filter Rule Settings

Debits Allowed / Credits Not Allowed ⓘ  
Account Filter Settings ⓘ \* Indicates Required field

Account [REDACTED]

Filter Rule Name \* [REDACTED]

Company ID \* [REDACTED]

Transaction Type \*  Credit Allowed  Debit Not Allowed

Amount    
\$81.23

SEC Code PPD - Prearranged Payment and Deposit ▼

ACH Company Name ⓘ [REDACTED]

Expiration Date [REDACTED] ▼

ACH Filter Rules

**1. Exception Data** The information from the exception item will populate the Create ACH Filter Rule screen with the following data elements providing the information is available with the exception.

The data elements that may be populated are:

- Company ID
- Account
- Transaction Type
- Amount
- SEC Code
- ACH Company Name

# User Entitlements

Back to User List

Status: Active

User Information

Account Access

IP Access

Time Access

ACCOUNT RECONCILIATION REPORTING

Entitlements

ACH

Entitlements

User Limits

POSITIVE PAY

Entitlements

REPORTING

## Positive Pay Entitlements

Check Exceptions | ACH Exceptions | ACH Filters ● 1

Type to filter

Account Name	Create ACH Filter	Edit ACH Filter	Delete ACH Filter	View ACH Filter
Toggle all	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Toggle row	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Toggle row	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Toggle row	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Toggle row	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

 The save button below applies to the current tab only. Once all tabs have been completed and saved, click the submit button at the top of the page.

Save Changes Reset

## Navigate to Positive Pay > ACH Filters > User Entitlements

### 1. ACH Filters - User Entitlements

- User access is controlled by the admin user(s).
- Users can be given access to View, Create, Edit, and Delete ACH Filter Rules for specific accounts.
- Admin users can navigate and select Admin, select User List, then select View User from the Actions menu, navigate to Positive Pay and select Entitlements to add or update entitlements.
- User can select View User from the Actions menu, then select Edit, and navigate to Positive Pay and select Entitlements to add or update these entitlements. Or the user could select Edit User from the Actions menu.