FIRST HORIZON TREASURYCONNECT^{SM}

ACH Positive Pay Authorization Rules

ACH POSITIVE PAY AUTHORIZATION RULES

To prevent fraudulent electronic transactions, clients need the ability to return any unauthorized ACH (Automated Clearing House) transactions. ACH Positive Pay Authorization Rules allow you to create a series of exception rules based the payment originator. You can create these authorizations when First Horizon presents you with a payment exception or, as a preventative measure, even before an exception occurs. Rules are used to filter incoming ACH transactions. Only those transactions that do *not* match authorization rules will be presented in the Electronic Items list view.

The rules that you add to the system must be approved. Once approved, they are transmitted to the Bank ACH processing system for validation and confirmed, if they meet bank criteria. Confirmed rules will be available in TreasuryConnect and appear in the ACH Authorization Rules widget for your future use.

If you are entitled to the ACH Positive Pay Authorization Rules, by default the widget appears in the Payment Fraud Control workspace, below the Payment Fraud Control widget.

ACCESS THE RULES:

1. Select **Fraud/Risk Management** from the **Fraud Risk Management** menu.

2. Select **ACH Authorization Rules**.

Example:

	Actions	Rule ID	Receiving Account	Originating ACH Company Name	Exact Amount	Max Amount	Credit/Debit	Status	Active
☐	View ▾	1	1122334451 ⓘ	ABTest1	101.01		Credit	Rule Rejected	No
☐	View	2	1122334534 ⓘ	ABTest2		202.02	Debit	Deleted	No
☐	View	5	1122334451 ⓘ	ABTest5		505.05	Credit	Deleted	No
☐	View ▾	232	1122334534 ⓘ	jen1	2.00		Credit	Rule Rejected	Changes Pen...
☐	View	233	1122334534 ⓘ	ABTest99	1,231.00		Credit	Rule Rejected	No
☐	View	234	5152111119 ⓘ	essam_test	1.00		Credit	Approved	No
☐	View ▾	237	5152111118 ⓘ	test	233.00		Credit	Entered	No
☐	View ▾	243	5152111119 ⓘ	ABTest776	776.66		Debit	Rule Rejected	No

The ACH Positive Pay Authorization Rules widget shows the following information for each rule:

Column Name	Description
Rule ID	Unique identifier of the rule
Receiving Account	Account receiving the payment
Originating ACH Company Name	ACH Company Name of the payment originator
Exact Amount	Literal payment amount, if applicable
Maximum Amount	Greatest payment amount, if applicable
Debit	The type of payment
Status	Status of the item
Active	Bank confirmed and available to apply
End Date	Stop date for application of the rule
Last Modified	Date and time when last changed
Modified By	User who changed the rule
Originating ACH Company ID	ID of the ACH company that is the payment originator
Receiving Account Name	Name of the account receiving payment
Reject Reason	Reason the rule was rejected
Start Date	Date that the rule goes into effect
Last Action Time	Date and time of the final action taken on the rule
End Cycle	Number of transactions before the rule goes out of effect

ADD A NEW RULE

1. Select **ACH Authorization Rules** from the Fraud Risk Management menu.
2. Click **Add New Rule**.

3. Use the **Receiving Account** drop-down menu to select the account that will receive the ACH transaction(s).
4. Enter the **Originating ACH Company Name**.
5. Enter the **Originating ACH Company ID**.
6. Use the **Debit** drop-down menu to select the payment type Debit.
7. Enter the **Amount**.
8. Click the appropriate radio button:
   - **Exact** - if the entered amount is an exact amount
   - **Maximum -** if the debit amount must not be exceeded from the originator.
9. In the **Rule Parameters** section, use the calendar icon to select a date on which the rule will take effect.

10. In the **Ends** section, click the appropriate radio button.
    - Click **Upon further notice** if you want the rule to expire on a date to be chosen later. You may modify the rule at a later time.
    - Click **After___occurrences** if you want the rule to expire after a set number of concurrences (payment transactions). Then, enter a number.
    - Click **End by selected date** if you want the rule to expire on a certain date. Use the calendar icon to select the date.
11. When finished, click **Submit**.

← New ACH Authorization Rule

Transaction Information

* Receiving Account 🔍
--Select-- ▾

* Originating ACH Company Name
[   ]

* Originating ACH Company ID
[   ]

* Debit
--Select-- ▾

* Amount
[   ] USD ◉ Exact ○ Maximum

Rule Parameters

* Start Date
07/01/2021 📅

* Ends
◉ Upon further notice
○ After [   ] occurrences
○ End by selected date
[   ]

Submit   Cancel

VIEW RULE

1. Select **ACH Authorization Rules** from the Fraud Risk Management menu.
2. Select the **appropriate rule** in the list.
3. Click **View** in the Actions column.
4. To view the history of this rule, including any actions taken on it, click the right arrow ❯ next to **Details**.

MODIFY RULE

1. Select **ACH Authorization Rules** from the Fraud Risk Management menu.
2. Select the **appropriate rule** in the list.
3. From drop-down menu in the Actions column, select **Modify**.
4. Make any needed changes to the amount and start/end dates of the rule.
5. When you have finished, click **Submit**.

DELETE RULE

1. Select **ACH Authorization Rules** from the Fraud Risk Management menu.
2. Select the **appropriate rule** in the list.
3. From drop-down menu in the Actions column, select **Delete**.
4. In the Confirm Delete pop-up message, click **Yes**.

The rule will remain in the list but will have a Deleted status.