Business Access
ACH Positive Pay System Guide

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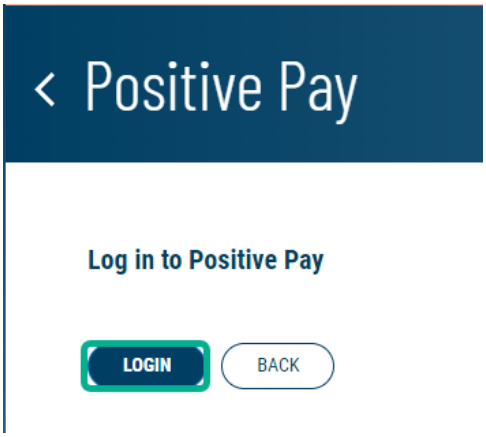
ACH Positive Pay

Accessing Positive Pay

1. Login to Business Access
2. Click on the Navigation menu on the left
3. Click **Other Services** and click **Centrix Positive Pay SB**

4. Click **Login**
   a. ***Note:*** If this is your first time logging in to positive pay, you will need to enter your login information provided to you from Busey. After you log in for the first time, this information will be saved, and you will automatically be signed in to positive pay.



5. You have now logged in to the Busey Positive Pay system. Your navigation menu is on the left side of your screen.
   a. If a blank screen appears, this can be resolved by checking for pop up blockers in the top right corner of the browser, please choose "Always Allow" to prevent this from happening again. If this doesn't resolve the problem, please contact the Treasury Management Support team via the contact info at the bottom of this guide.

ACH Transaction Search

1. Login to Busey Positive Pay.
2. Click the "Check Search" option under the "Transaction Processing" category.
3. Select the appropriate **Client ID** (account).
4. **Paid Date From/To:** If searching a specific date or date range, enter those dates in these fields.
5. **SEC Codes:** this will default to "All SEC Codes", if searching for a specific SEC code, you can

choose it from the drop-down.

Process Daily ACH Exceptions

1. You will receive a daily email if there are positive pay exception items for you to review. You will have until 1PM CST/2PM EST to make a decision of **Pay** or **Return** for these exceptions.
    a. After the cutoff time, if the positive pay user(s) have not completed the decisions, the company's default decision will be applied to the exception items.

2. To review your exception items, start by logging into the Busey Positive Pay system.

3. Select "Quick Exception Processing" under the "Exception Processing" category. The Quick Exception Processing screen will display.

4. Click on the *Decisions Needed* section to display your exception items along with the exception type. ***Note:*** For ACH exceptions, the ACH Standard Entry Class Code, Originating Company ID, and Debit or Credit (DR/CR) are displayed in the exception description.
    a. UNAUTHORIZED ACH TRANSACTION—the item is an ACH transaction that was flagged as an exception by the ACH authorization rules defined for the account on the ACH Authorization Rules page.
    b. BLOCKED TRANSACTION—the item meets the filter requirements specified on the Transaction Filters/Blocks page.

5. You will need to click on each individual item to review the exception. The decision screen will display and includes the following information:
   Note: If you would like to Pay All or Return All select the 3 dots in the top right corner of the exceptions list and choose the appropriate action
    a. Default Decision—the default decision for the exception type.
    b. Client ID—the nickname or description that identifies this account to the customer. This Client ID is displayed in place of the account number on pages within the system and in emails generated by the system.
    c. Amount—the amount of the item that has been presented for payment.
    d. Paid Date—the paid date for this check transaction.

       Note: the ACH Standard Entry Class Code, Originating Company ID, Debit or Credit (DR/CR), and the transaction description are also displayed in the exception description.

6. If you would like the item to remain paid, select the **Pay** option. To return an item, select **Return** and choose a reason for the return.

7. Click the "Save" button to save your decisions for the day's exception items.

8. Once the item has been decisioned it will move to the *Decisioned* section. ***Note:*** To modify a pay or return decision on a processed transaction, expand the Decisioned section and select the transaction from the list. This option will only be available until the cut-off time.

Adding Items to your Block or Allow List

If you receive an ACH item that is not currently on your Block (disallowed) or Allow (allowed) list, you will need to contact Busey Treasury Management Support to update your list of ACH companies. These updates require signed forms to authorize these ACH transactions. Please email

a screenshot of the exception or provide the transaction information including the account number, SEC Code, ACH Company ID, and a maximum dollar amount if applicable.

***If you'd like to grant a user permission to use the Positive Pay system you will need to contact Treasury Managementsupport at the information below.**

****If you have any concerns or questions about your ACH Positive Pay system, please contact Busey TreasuryManagement Support at the information below.**

Busey Treasury Management
SupportContact Information

TreasuryManagement@Busey.com
800-749-7844