

## ACH Exceptions

ACH exceptions are electronic transactions that attempt to clear an account but do not meet the ACH filter criteria established by the customer, and built into the fraud protection by the financial institution. Review each item and mark it for pay or return.

1. Go to Cash Management > ARP > ACH Exceptions



2. Use the **View Items For** drop-down list to view all accounts or a specific account:

		ACH Excep	otion Item	s 🕜					
		Vie	w items fo	s for: View All		1			
		Account:	1	View A SSL CK 073 CK 110	2	SEC:			
		CK 1102	Ch	nihuahua Re	scue Debi	PPD			
		CK 1102	Ch	nihuahua Re	scue Debi	PPD			
ACH Exception Iter	ns 🕜								
View items f	or: View All	*						Pay All	Return All
Account:	Issuing Company:	Туре:	SEC:	Amount:	Description:	1	Exception Reason:	Pay:	Return: Protecte
CK 1102 0	hihuahua Rescue	Debit	PPD	\$500.00	SAMPLE Chihuahua Rescue	De	ebits not allowed	0	0
								1000	

- 3. Select **Pay** or **Return** to work individual ACH exceptions.
  - a. Review each item's information to determine whether to pay or return it.
  - b. You can also select **Pay All** or **Return All** to work every item on the current page.

## 4. Select Submit.

ACH Exceptio	n Items	0								
View it	ems for:	View All	*					Pay All	Ret	urn All
Account:	Issu	ing Company:	Туре:	SEC:	Amount:	Description:	Exception Reason:	Pay:	Return:	Protected
CK 1102	Chihu	uahua Rescue	Debit	PPD	\$500.00	SAMPLE Chihuahua Rescue	Debits not allowed	0	٢	
CK 1102	Chihu	Jahua Rescue	Debit	PPD	\$1.00	SAMPLE Chihuahua Rescue	Debits not allowed	0	0	



**IMPORTANT:** All ACH exceptions must be worked daily before <u>12:59pm CST</u>. Any items not worked will be returned to safeguard the account.



**<u>TIP</u>**: After the exception review time has passed, your pay/return decision cannot be changed. The item(s) remain on the screen until end-of-day processing has completed. Decision tools (*Pay, Return, Submit*) are disabled and greyed-out on screen.

## **ACH Filters**

Open the ACH Filters tab to view the ACH filters established by you and built by Peoples State Bank. Use this information when determining why an ACH item became an exception.

🔀 Cash Management		Smart Budget	<b>B</b> Dashboard	X Options		
ACH	ARP	Reporting	File Status			
Positive	Pay - Che	ecks Downl	oad Upload	Edit Upload Format	ACH Exceptions	ACH Filters

**NOTE:** ACH Filter information is view-only. For security purposes, only Peoples State Bank can modify it.

ACH Filters	0											
View filt	ers for: View A	II	•									
Accessor	Allow All	llow All Allow All Debits Credits	Exception Criteria	Exception Criteria								
Account	Debits		Company Name	Company ID	SEC:	Amount From	Amount To	ABA Number	DR CR	Allow/Disallow	Expires	
CK 1102	No	Yes	ABC Company	198765432	PPD				Credit	Disallow		
CK 258	No	No										