



Member FDIC

# Centrix ACH Fraud Filter Training Guide

The Centrix Positive pay system is a powerful fraud protection tool that prevents potential fraudulent or unauthorized electronic or check transactions from processing to SNB customer account(s). With proper set up and monitoring, unauthorized transactions can easily be returned.

## Exception Email

The first email with the exceptions listed will be received around 7:20 a.m. If there are no exceptions, an email will not be received unless requested. A second email will be sent at 2:00 p.m. as a reminder to decision exception items. The cutoff time to decision items is 2:45 p.m.

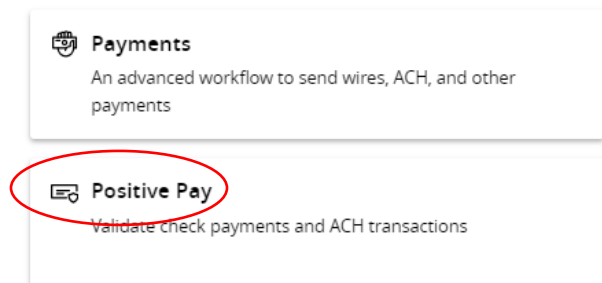
----- MESSAGE 57 -----  
Date: 09/11/2024 07:17 AM  
Subject: Please process your exceptions  
Client: Treasury Ops  
Client ID: OPS-Analysis 4565  
Exception Count: 1

The Positive Pay system has created exception(s) that need to be decided. Please login and complete all decisions by 2:45 PM. Please note, items not decided will be processed according to your agreement pay/return default. Contact Treasury Management Operations at (402) 452-3590 or (877) 686-3590 for any questions or assistance.

## Reviewing Exceptions

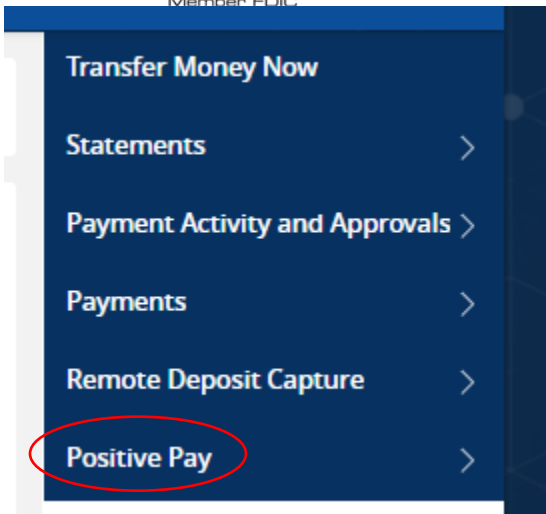
1. Log into [SecurityNational.Bank](https://SecurityNational.Bank). Click on the Positive Pay Quick Link on the home page, or the Positive Pay tile on the Treasury Connect Page.

### PAYMENTS & COLLECTIONS

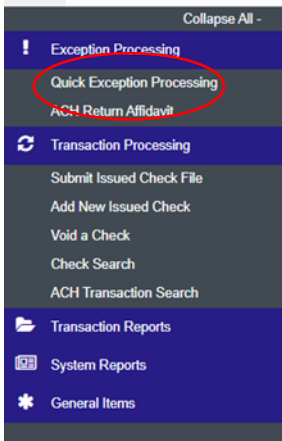




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2. **Select Quick Exception Processing**



3. Click on the item to bring up the **Pay** or **Return** option.

Search exceptions

Decisions Needed (1)		\$1.02	:
UNAUTHORIZED ACH TRANSACTION	Test Company	\$1.02	
Decided (0)		\$0.00	
<b>Total (1)</b>		<b>\$1.02</b>	

There is 1 exception to review.

Exceptions will be given a decision of **Return** if decisions are not made by 3:00 PM Central Time (US & Canada).

1 Decision Needed  
\$1.02

0 Decided  
\$0.00

4. To Pay the item, click on the **Pay** icon.



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Search exceptions

Decisions Needed (1)		\$1.02	:
UNAUTHORIZED ACH TRANSACTION Test Company	\$1.02		
Decided (0)	\$0.00		
Total (1)	\$1.02		

**UNAUTHORIZED ACH TRANSACTION**

Default Decision: Return      Cutoff Time: 3:00 PM Central Time (US & Canada)

Client ID: Test Company      Amount: \$1.02      Paid Date: 09/11/2023

CCD / 1050006509 / DR  
BANCORPSV BANCORPSV WH-SURENCY LIFE AND HEALTH-99994-SETTLE PURCHASE

5. On the next screen, click on **Save** once the item has been reviewed. To pay an item a reason does not need to be added.

Search exceptions

Decisions Needed (1)		\$1.02	:
UNAUTHORIZED ACH TRANSACTION Test Company	\$1.02		
Decided (0)	\$0.00		
Total (1)	\$1.02		

**UNAUTHORIZED ACH TRANSACTION**

Default Decision: Return      Cutoff Time: 3:00 PM Central Time (US & Canada)

Client ID: Test Company      Amount: \$1.02      Paid Date: 09/11/2023

CCD / 1050006509 / DR  
BANCORPSV BANCORPSV WH-SURENCY LIFE AND HEALTH-99994-SETTLE PURCHASE

Reason

6. To Return an item, click on the **Return** icon.

Search exceptions

Decisions Needed (1)		\$1.02	:
UNAUTHORIZED ACH TRANSACTION Test Company	\$1.02		
Decided (0)	\$0.00		
Total (1)	\$1.02		

**UNAUTHORIZED ACH TRANSACTION**

Default Decision: Return      Cutoff Time: 3:00 PM Central Time (US & Canada)

Client ID: Test Company      Amount: \$1.02      Paid Date: 09/11/2023

CCD / 1050006509 / DR  
BANCORPSV BANCORPSV WH-SURENCY LIFE AND HEALTH-99994-SETTLE PURCHASE

7. On the next screen, a reason for the return must be provided.



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Search exceptions

Decisions Needed (1)		\$1.02
UNAUTHORIZED ACH TRANSACTION Test Company		\$1.02
Decisions Needed (1)		\$1.02
Decisioned (0)		\$0.00
Total (1)		\$1.02

**UNAUTHORIZED ACH TRANSACTION**  
Default Decision: Return      Cutoff Time: 3:00 PM Central Time (US & Canada)  
Client ID: Test Company      Amount: \$1.02      Paid Date: 09/11/2023  
CCD / 1050006509 / DR  
BANCORPSV BANCORPSV WH-SURENCY LIFE AND HEALTH-99994-SETTLE PURCHASE

Reason  
Fraudulent  
Other  
Past Deadline Item Returned  
Unauthorized

8. Once the return reason has been selected, click on **Save** to update the item.

Decisions Needed (1)		\$1.02
UNAUTHORIZED ACH TRANSACTION Test Company		\$1.02
Decisions Needed (1)		\$1.02
Decisioned (0)		\$0.00
Total (1)		\$1.02

**UNAUTHORIZED ACH TRANSACTION**  
Default Decision: Return      Cutoff Time: 3:00 PM Central Time (US & Canada)  
Client ID: Test Company      Amount: \$1.02      Paid Date: 09/11/2023  
CCD / 1050006509 / DR  
BANCORPSV BANCORPSV WH-SURENCY LIFE AND HEALTH-99994-SETTLE PURCHASE

Reason  
Fraudulent

Cancel      **Save**

### Adding items to your approved list

Once all items have been decisioned, the below screen will display.

Decisions Needed (0)		\$0.00
Decisions Needed (0)		\$0.00
Decisioned (1)		\$1.02
Decisioned (1)		\$1.02
Total (1)		\$1.02

There are 0 exceptions to review.

Exceptions will be given a decision of **Return** if decisions are not made by 3:00 PM Central Time (US & Canada).

**0** Decisions Needed  
\$0.00

**1** Decisioned  
\$1.02



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1. To add an ACH rule for an item, click on the **Decided** section to display all items decided.

Search exceptions	
Decisions Needed (0)	\$0.00
Decided (1)	\$1.02
UNAUTHORIZED ACH TRANSACTION Test Company	\$1.02
Total (1)	\$1.02

There are 0 exceptions to review.

Exceptions will be given a decision of **Return** if decisions are not made by 3:00 PM Central Time (US & Canada).

0 Decisions Needed  
\$0.00

1 Decided  
\$1.02

2. Select the item to which the ACH rule will be applied and click on **Add Rule** to add the item to the approved list.

Search exceptions	
Decisions Needed (0)	\$0.00
Decided (1)	\$1.02
UNAUTHORIZED ACH TRANSACTION Test Company	\$1.02
Total (1)	\$1.02

UNAUTHORIZED ACH TRANSACTION

Decision: Pay

Client ID: Test Company      Amount: \$1.02      Paid Date: 09/11/2023

CCD / 1050006509 / DR  
BANCORPSV BANCORPSV WH-SURENCY LIFE AND HEALTH-99994-SETTLE PURCHASE

Add Rule      Pay      Return

3. Add details for the authorization rule as show below:
  - Description: Name of the Company
  - SEC Code: Defaults to the SEC code for the original transaction
  - Company ID: Defaults from the original transaction
  - DR/CR: Default to original transaction. Debits Only is the most common
  - Max amount: Defaults to the amount of the transaction. Recommended to adjust or remove the defaulted max allowable amount if the vendor sends transactions that vary in dollar amount.

Add ACH authorization rule

Description

SEC Code

CCD

Company ID

1050006509

Debits or Credits

Debits only

Max Allowable Amount

1.02

Cancel

Save rule

4. When completed, select **Save Rule**

Add ACH authorization rule

Description

Test Company

SEC Code

CCD

Company ID

1050006509

Debits or Credits

Debits only

Max Allowable Amount

Cancel

Save rule

- Once the rule has been added, the screen will return to the view of the decided items, and the **Add Rule** option will no longer be available.

Decisions Needed (0)	\$0.00
Decided (1)	\$1.02
UNAUTHORIZED ACH TRANSACTION Educare of Omaha	\$1.02
<b>Total (1)</b>	<b>\$1.02</b>

**UNAUTHORIZED ACH TRANSACTION**

Decision: Pay  
 Client ID: Educare of Omaha    Amount: \$1.02    Paid Date: 09/11/2023  
 CCD / 1050006509 / DR  
 BANCORPSV BANCORPSV WH-SURENCY LIFE AND HEALTH-99994-SETTLE PURCHASE

Pay    Return

### Adding ACH Authorization Rules

- ACH Rules may also be added using the **ACH Authorization Rules** option under **System Reports**. Click on the Blue Plus Sign to start adding entries to the filter.

ACH Authorization Rules

Client ID	Description	Company ID	SEC Code	Debits or Credits	Max Allowable Amount	Notification Type
OPS- Analysis	Test	12345656	ALL - All Standard E...	Debits Only	\$99,999,999.99	Create Exception
OPS- Analysis	Test Company	123456789	ALL - All Standard E...	Debits Only	\$99,999,999.99	Create Exception
OPS- Analysis	Test2	1234567897	ALL - All Standard E...	Debits Only	\$99,999,999.99	Create Exception
OPS- Analysis	Test5	0101	ALL - All Standard E...	Debits Only	\$99,999,999.99	Create Exception

Showing 4 results    1    View 10

- Once opened, input the information for the company that is being added to the filter. If there are multiple companies being added to the filter, click on **Save and Add More**. If only one company is being added, click on **Save Changes** to complete the process.

ACH Authorization Rules

Add record

Client ID: OPS- Analysis    Description: \_\_\_\_\_

Company ID: \_\_\_\_\_    SEC Code: ALL - All SEC Codes    Notification Type: Create Exception

Debits or Credits: \_\_\_\_\_    Max Allowable Amount: \_\_\_\_\_

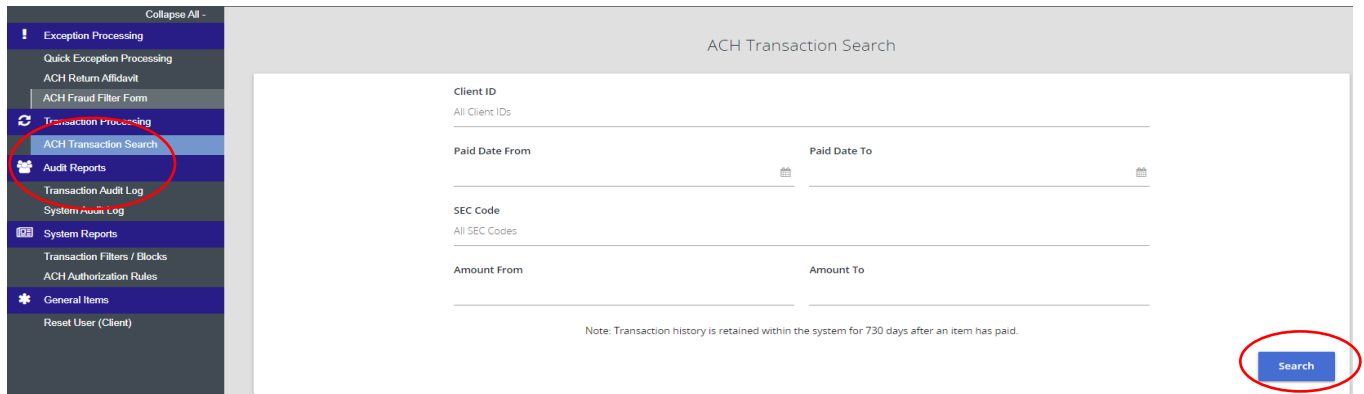
Cancel    Save and Add More    Save Changes

### Searching for ACH Transactions

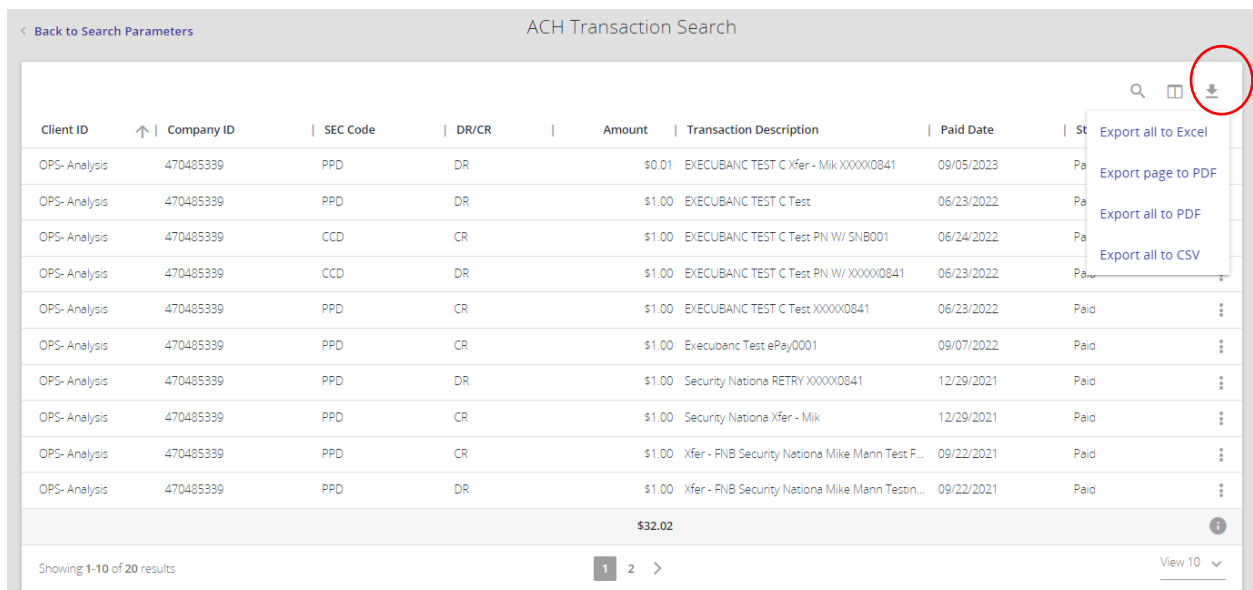


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1. To view previously paid items, use Execubanc or the ACH Transactions menu item within ACH Fraud Filter.
  - Click on **ACH Transaction Search** on the left side
  - Client ID: Select Account(s)
  - Paid Date: Enter the date range
  - SEC Code: Most common is **ALL**. CCD will display corporate transactions, PPD will display consumer, CTX will display corporate exchange transactions (large addenda)
  - Click **Search**



2. The report is viewable in the ACH Fraud Filter platform, or it can be exported to Excel, a PDF or a CSV file using the **Download** icon on the right-hand side of the screen.



3. When searching and exporting items, the ability to filter our columns is also available.





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ACH Transaction Search

Client ID	Company ID	SEC Code	DR/CR	Amount	Transaction Description	Paid Date
OPS-Analysis	470485339	PPD	DR	\$0.01	EXECUBANC TEST C Xfer - Mik XXXXX0841	09/05/2021
OPS-Analysis	470485339	PPD	DR	\$1.00	EXECUBANC TEST C Test	06/23/2021
OPS-Analysis	470485339	CCD	CR	\$1.00	EXECUBANC TEST C Test PN W/ SNB001	06/24/2021
OPS-Analysis	470485339	CCD	DR	\$1.00	EXECUBANC TEST C Test PN W/ XXXXX0841	06/23/2021
OPS-Analysis	470485339	PPD	CR	\$1.00	EXECUBANC TEST C Test XXXXX0841	06/23/2021
OPS-Analysis	470485339	PPD	CR	\$1.00	Execubanc Test ePay0001	09/07/2021
OPS-Analysis	470485339	PPD	DR	\$1.00	Security Nationale RETRY XXXXX0841	12/29/2021
OPS-Analysis	470485339	PPD	CR	\$1.00	Security Nationale Xfer - Mik	12/29/2021
OPS-Analysis	470485339	PPD	CR	\$1.00	Xfer - FNB Security Nationale Mike Mann Test F...	09/22/2021
OPS-Analysis	470485339	PPD	DR	\$1.00	Xfer - FNB Security Nationale Mike Mann Testin...	09/22/2021

Showing 1-10 of 20 results

1 2 >

\$32.02

Client ID  Company ID  SEC Code  DR/CR  Amount  Transaction Description  Paid Date  Status  Account Number  Individual ID  Individual Name  Input Date  Date Reconciled  Decision

### Adding a New Online Banking User:

1. When adding a new online banking user with access to the Positive Pay system, please contact Treasury Operations at 402-452-3590 or 877-686-3590 or via email at [treasuryops@snbomaha.com](mailto:treasuryops@snbomaha.com).
2. Please include the name of the new user, and the accounts to which they will have access.
3. This will allow the Treasury Operations team to build the new user into the Positive Pay system and allow access to the specified accounts.

For additional assistance, please contact Treasury Operations support at: **(402) 452-3590** or toll free at **(877) 686-3590**.