Fulton Bank | CASH MANAGEMENT GROUP

Fulton Bank Customer Guide

ACH Positive Pay

Contents

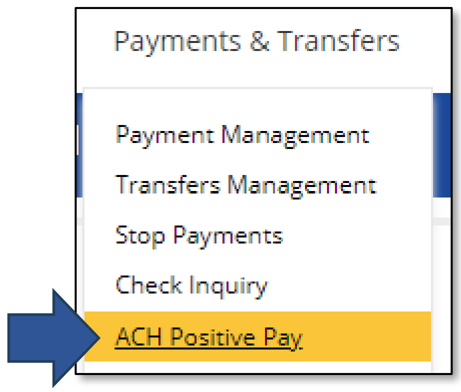
V2.0 06/12/2026

Accessing ACH Positive Pay

Accessing the ACH Positive Pay portal is as simple as clicking a button on the online banking portal. The following steps walks through how to access this portal through BOSS:

1. If not already, log into **BOSS**.

2. Hover over the **Payments & Transfers** tab and then select the **ACH Positive Pay** option from the drop down. Please note this link will open in a new window or a new tab as it is a separate site from BOSS.



3. This will bring the user to the **ACH Positive Pay dashboard**. This provides a general overview of what is happening in the accounts for that day on the ACH Positive Pay portal, including a reminder of what the daily cut-off time is and the total amount of debits attempting to clear the account.

Processing Exceptions

When an ACH item is presented against the account and the information does not match the parameters listed in the approved list, an **exception** will occur. These exceptions will need to be reviewed and decisioned on for the item to be processed.

The cutoff time to make decisions on exceptions is 2:30pm. If this cutoff time is missed, the item will default to return and cannot be changed after that time.

This is a hard cutoff and cannot be extended at any point.

Reviewing & Decisioning items

1. If not already, log into **BOSS.** Hover over the **Payments & Transfers** tab and go to the **ACH Positive Pay portal**.

2. There are many ways to access exceptions within the portal. The easiest way is by selecting **Transaction View** at the top of the page.

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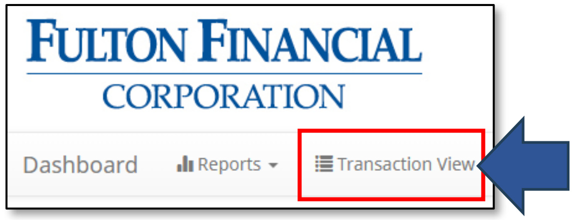


3. This will provide a list of ACH items debiting or crediting the account based on the setup. This page provides the following details:

Type	Description	Account	Date	Credit	Debit	Current Status	Manage	Exception/Violation
ACH Debit	PB Northstar Lea		6/10/26		1,037.00	Pay - User	Return	
ACH Debit	EQUIPMENT FINANC		6/10/26		410.98	Return - System	Pay	$

   a. **Type**: Whether this was a credit or debit transaction.
   b. **Description**: The vendor that is pulling the funds.
   c. **Account**: The account number that is being debited or credited.
   d. **Date**: Date of the transaction.
   e. **Credit**: Credit amount (if applicable).
   f. **Debit**: Debit amount (if applicable).
   g. **Current Status**: Denotes if the transaction is currently set to pay or return.
   h. **Exception/Violation**: Why the transaction came through as an exception.

Any exception items that are currently set to return will be in yellow.

Any items that are currently set to pay will be in green.

4. After reviewing the exception item, hit the **Pay** button next to the exception item list. **Do not hit the Pay button more than once otherwise it could result in the transaction being returned.**

Approved List

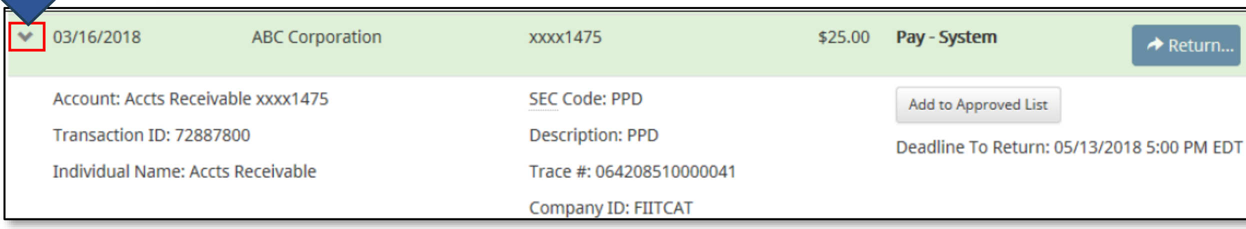
The approve list is a list of vendors who can pull from the account(s) without the user having to go in and pay it every time. This provides an easy way for the user to allow payments to process without any further action from them.

There are two ways to add a vendor to the approved list – directly from the transaction history screen next to the exception item or directly to the list if the company id is known.

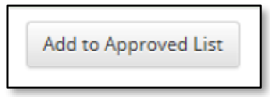
Add Vendor from Transaction History

As transactions are presented into the portal, you can add them from the transaction history.

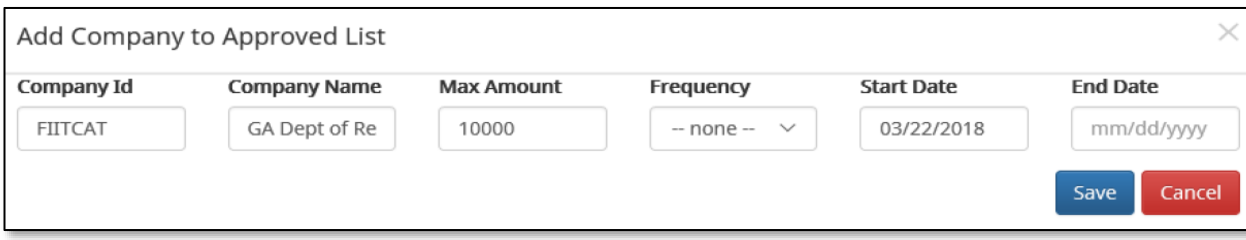
1. Click the **arrow** beside the date for the transaction. This will expand the transaction information.



2. Click **Add to Approved List**.



3. The information will automatically populate from the transaction. Update the following fields as needed:



   a. **Company ID**: This is the ID of the vendor that came along with the transaction. This ID is created by the vendor's financial institution. Leave this as is.
   b. **Company Name**: The name of the vendor. This can be populated with any information and does not have to match anything specifically.
   c. **Max Amount** (optional): This sets a maximum amount that the vendor is approved to transact. Anything less than the amount will be approved. Anything more than the amount will trigger an exception.
   d. **Frequency**: **Do not set a frequency for items on the approved list**. This functionality will cause more exceptions even if the vendor is listed on the approved list. Leave this as none.
   e. **End Date** (optional): This sets a date when the vendor will no longer be approved. If the vendor attempts to debit after this date, it will come up as an exception.

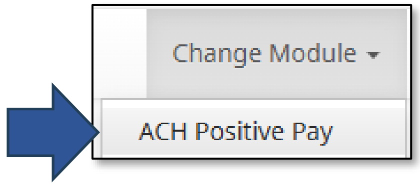
4. Click **Save**. The vendor will now be saved on the approved list.

Add Vendor Directly to the Approved List

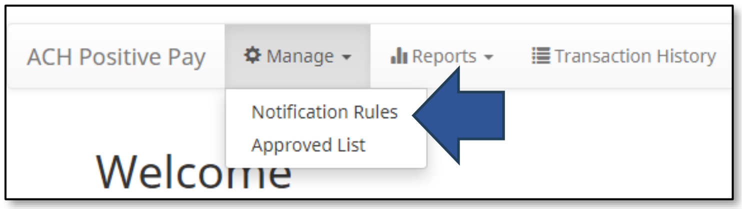
If the Company ID is known prior to the vendor attempting to debit the account, the user can add the vendor to their approved list preemptively.

1. Log into **ACH Positive Pay** if not already there.

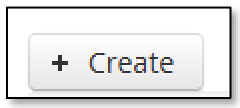
2. Select the **Change Module** dropdown in the top right to **ACH Positive Pay**.



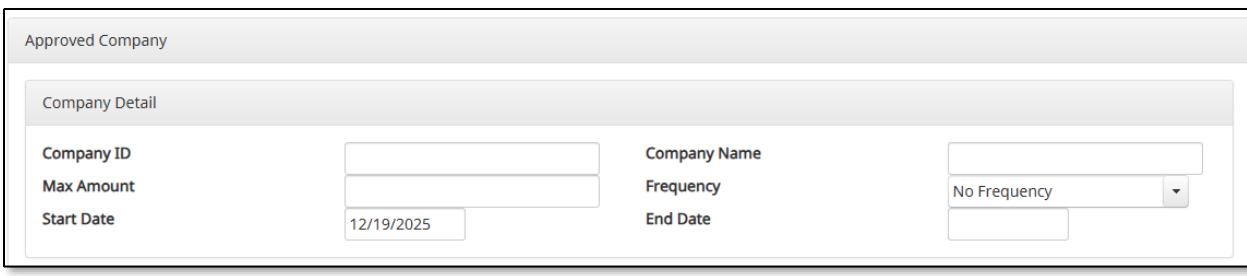
3. Select **Manage** in the top left and select **Approved List**.



4. Select **Create**.

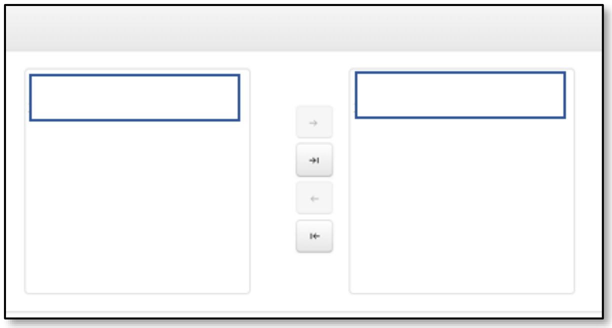


5. Add the following information:



   a. **Company ID**: This is the ID of the vendor that came along with the transaction. This ID is created by the vendor's financial institution. Enter the vendor Company ID provided by the vendor.
   b. **Company Name**: The name of the vendor. This can be populated with any information and does not have to match anything specifically.
   c. **Max Amount** (optional): This sets a maximum amount that the vendor is approved to transact. Anything less than the amount will be approved. Anything more than the amount will trigger an exception.
   d. **Frequency**: **Do not set a frequency for items on the approved list**. This functionality will cause more exceptions even if the vendor is listed on the approved list. Leave this as none.
   e. **End Date** (optional): This sets a date when the vendor will no longer be approved. If the vendor attempts to debit after this date, it will come up as an exception.

6. Move the account(s) that you have approved this vendor to transact on **from the left to the right box**.



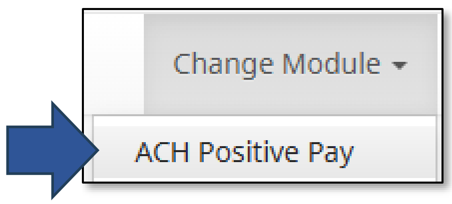
7. Click **Save** at the bottom.

ACH Alert Notifications

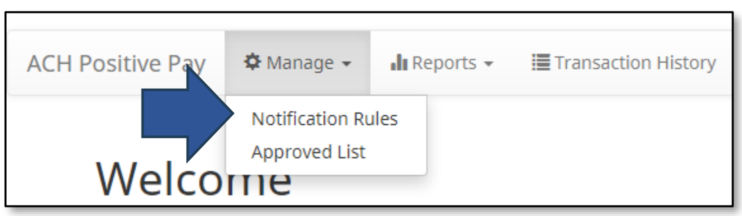
As a reminder to check for transactions that require a decision, the user can set up alerts in the ACH Positive Pay system.

Note: These alerts are separate from any alerts set in BOSS.

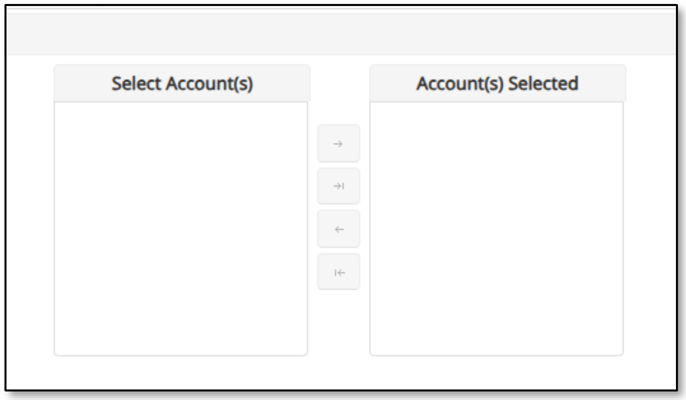
1. Log into **ACH Positive Pay system**
2. Select **Change Module** and select **ACH Positive Pay** in the top right corner.



3. Select **Manage,** then select **Notification Rules**

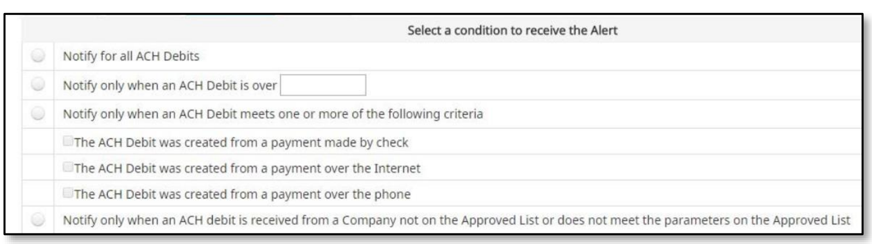


4. The notification rule section will populate starting with the **Account Selection** box. Move the appropriate accounts from the left box to the right by selecting the arrow between them. Select **Next** when ready.
   a. *Note that if multiple accounts have different alert setups, the alerts for each will need to be set up separately rather than all at once.*



5. The **Contacts** section will request what contact information should be added. Open the Cell Phone Text and Email field to add up to 6 contacts for texts or emails. Select **Next** when ready.
    a. *Note that any default notification setting at the top will be overridden once contact information is updated.*

6. The **Conditions** section asks what type of notifications that want to be received. The system utilizes one of two, noted below. Select the preferred notification and then select **Next** when ready.
    a. **All ACH Debits:** This will send a notification for **ALL** ACH debits coming through the account regardless if they are on the Approved List or not.
    b. **Notify only when an ACH Debit is received from a Company not on the Approved List or does not meet the parameters on the Approved List:** This will sent a notification **ONLY** when an exception item is received within the portal.



7. The **Confirm** section asks the user to review the alerts that were set. Review the various tabs and once ready, select Save at the bottom to update the notifications.

Anytime an account is added to ACH Positive Pay, alerts will need to be updated to include the new account. If alerts are not updated, there is a chance that the notifications won't be received. Be sure to update them every time an account is added to the service.

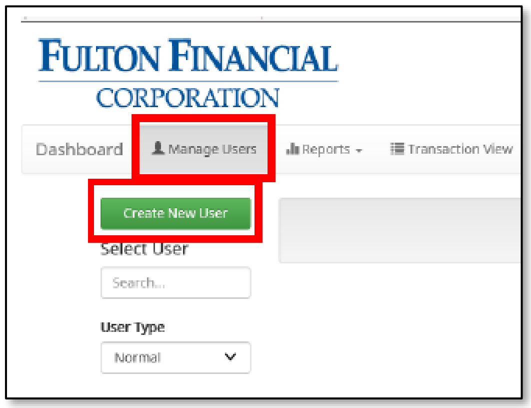
Adding Users – ACH Positive Pay Admin only function

The administrator for the ACH Positive Pay portal also has the authority to add, delete and edit user(s) permissions as needed. Follow the steps below to add additional users as necessary. **Note that the ser will need both access to BOSS and the ACH Positive Pay portal to access the system.**

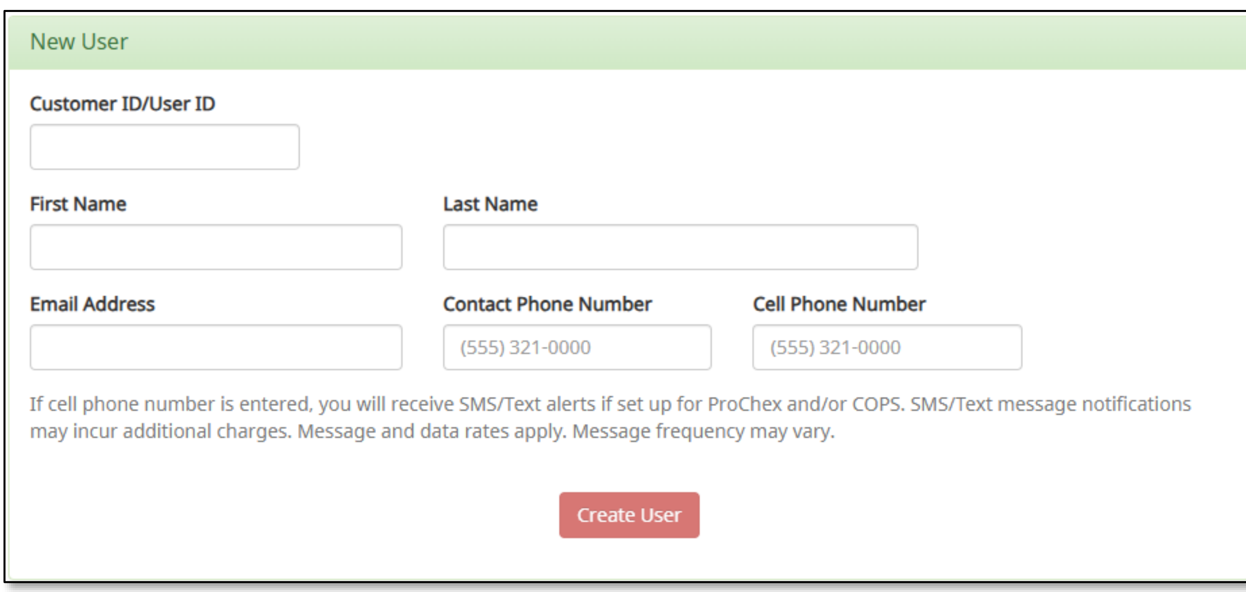
Add User to ACH Positive Pay

1. Log into **ACH Positive Pay** if not already there.

2. Select **Manage Users,** then **Create New User.**



3. Enter the following information:



   a. **User Name**: BOSS **Company ID** + BOSS **User ID**
      i. *Example: 123456789USERID. All combined; no spaces or "/" in between.*
   b. **First Name**
   c. **Last Name**
   d. **Email Address**
   e. **Contact Phone Number** (Optional)

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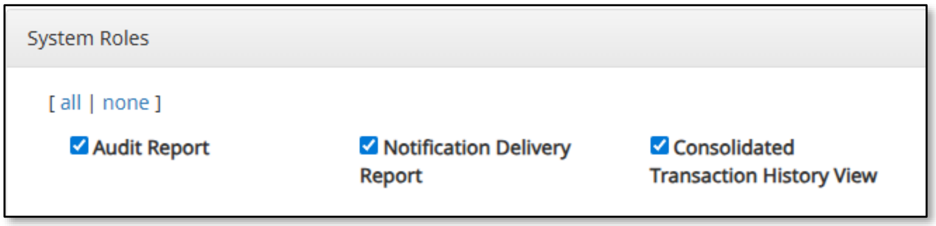
f. **Cell Number** (Optional)

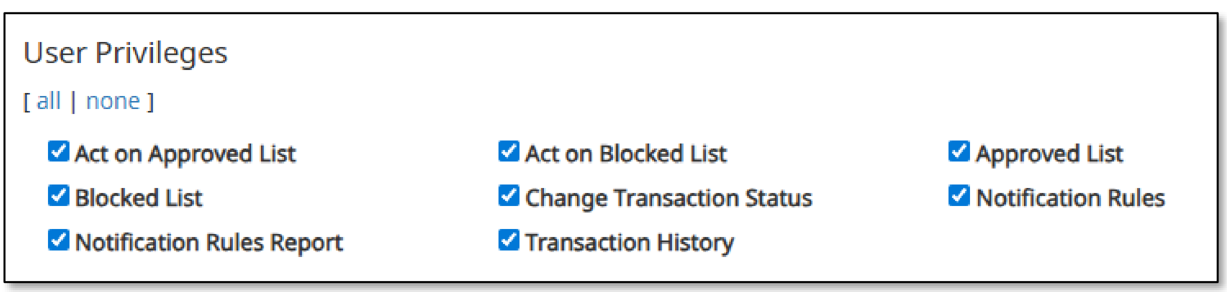
4. Click **Create User** to move to continue setup of permissions.

5. Select the permissions for the user:



a. **System Roles**
   i. **Audit Report:** Access to audit events for client users.
   ii. **Notification Delivery Report:** Can view the status of all notifications sent by the system for this client.
   iii. **Consolidated Transaction History View:** view all transactions on one screen.

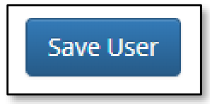
b. **ACH Positive Pay:** Accounts that user will be assigned to work with in the service – Click to highlight accounts on the left and use the double arrow > or >> in the middle to move them to the box on the right.



c. **User Privileges**
   i. **Act on Approved List**: Allows the user to decision a transaction and add company to approved list
   ii. **Act on Blocked List**: Allows the user to decision a transaction and add company to blocked list
   iii. **Approved List:** Allows for user to setup/maintain approved list
   iv. **Blocked List**: Allows for user to setup/maintain blocked list
   v. **Change Transaction Status:** Allows the user to change transaction status for decisions

vi. **Notification Rules:** Allows user to setup/modify notification conditions
vii. **Notification Rules Report:** Allows user to view notification rules for accounts
viii. **Transaction History:** Allows user to view transaction history

6. Click **Save User**.

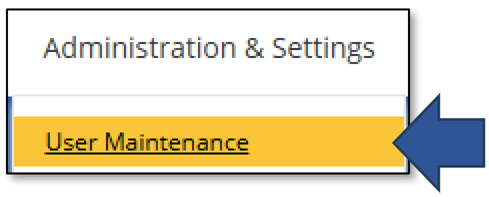


Adding Single Sign-on

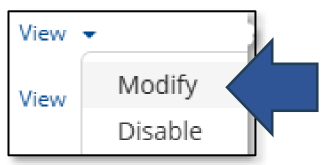
Once user is established in ACH Positive Pay, their permissions in BOSS will need to be updated to be able to access the portal. **Note that the ser will need both access to BOSS and the ACH Positive Pay portal to access the system.**

1. Log into **BOSS** if not already there.

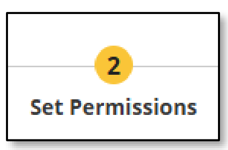
2. Select **Administration & Settings** then **User Maintenance**



3. Find the user and select the arrow under actions. Select **Modify**.

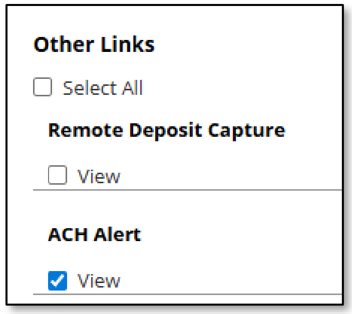


4. Click on **Set Permissions (2)** at the top of the page.

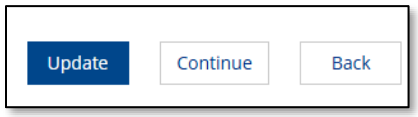


5. Click on the **Administration** tab.

6. Check the box for **ACH Alert** under Other Links.



7. Select **Update** at the bottom.



Support Needed?

If any further assistance is needed with the service, reach out to the Cash Management Support team or your personal Implementation Specialist for help.

Cash Management Support Email	Cash Management Support Phone
casupportffc@fultonbank.com	866-943-8739 option 3