



**HudsonValley<sup>®</sup>**  
CREDIT UNION

# ACH POSITIVE PAY

**Getting Started with ACH Positive Pay**

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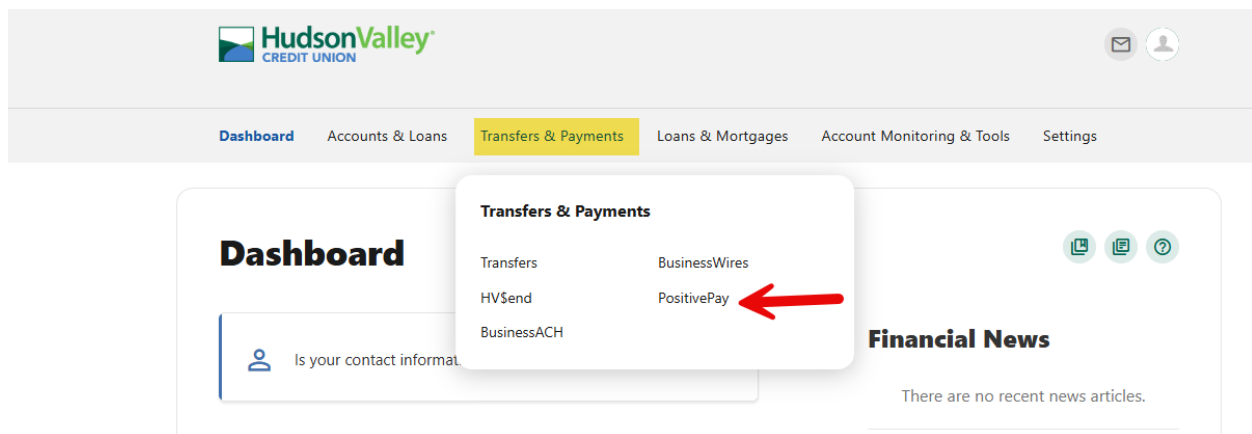
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## What is ACH Positive Pay?

ACH Positive Pay is a monitoring and fraud mitigation tool for ACH transactions, providing businesses with the capability to decision ACH transactions prior to them clearing by using a pay or return designations through ACH processing criteria that is determined by the user.

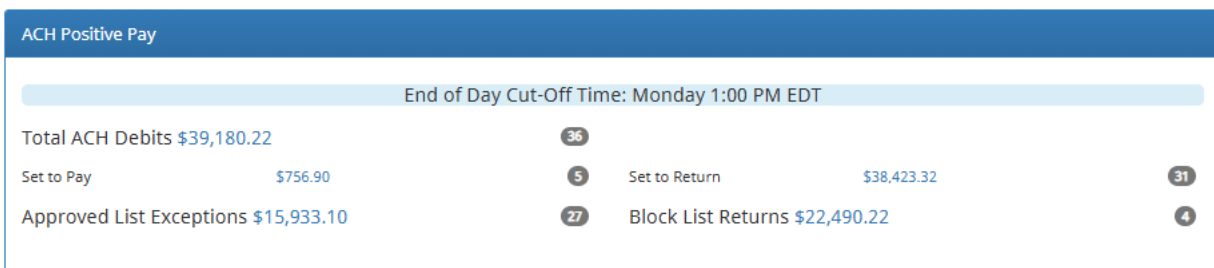
## Accessing ACH Positive Pay

Once logged into Hudson Valley Credit Union (HVCU) Online Banking, click on the Positive Pay tab from the Transfers & Payments menu. This will launch you into the Positive Pay site.



## Dashboard

The dashboard is the first screen the user will see when signing into Positive Pay.



<b>Exceptions</b>	Clicking on the dollar amount will expand the view. Exceptions are the transactions that do not match the established ACH criteria. If no decision is rendered, these transactions will pay/return based on the default setting.
<b>Set to Pay / Set to Return</b>	Clicking on the dollar amount for the Set to Pay or Set to Return lines will expand the view. Set to Pay or Set to Return indicates transactions that will

	pay or return if no action is taken due to the default status. User Pay or User Return indicates a user decision has occurred.
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## ACH Positive Pay Violations

A violation means that the transaction is being treated as an exception. There are multiple reasons why the transaction could be an exception. Each exception code has its own icon and the user can scroll over icon or open the transaction to see the exception reason and the violation details if they expand that specific transaction.

*Violation icons:*

Debit Transaction History

Date Range  
May 01, 2025

Filters

15 transactions totaling \$17,665.11  
Rows 1 - 15 of 15.

Date	Company	Account #	Amount	Current Status	Manage	Violation
> 05/01/2025	BIOLAB BIRMINGHA	xxxx1583	\$768.00	Pay - System	Return	
> 05/01/2025	FANCY FELINES	xxxx1583	\$100.00	Pay - System	Return...	
> 05/01/2025	FANCY FELINES	xxxx1583	\$1,150.00	Pay - System	Return...	
> 05/01/2025	FANCY FELINES	xxxx1583	\$200.00	Pay - System	Return...	
> 05/01/2025	FANCY FELINES	xxxx1583	\$232.00	Pay - System	Return...	
> 05/01/2025	FANCY FELINES	xxxx1583	\$768.00	Pay - System	Return...	

*ACH Positive Pay violation reason overview:*

Icon	Exception Code	Exception Reason
	Not Found	Company ID not found on Approved or Blocked List
	Frequency Violation	Approved List Violation - Frequency
	Duplicate	Approved List Violation - Duplicate in File
	Amount Over Limit	Transaction amount is over the limit
	Date Range	Transaction is out of date range
	Block List Violation	Account is blocked

*Violation reason in ACH transaction details:*

Date	Company	Account #	Amount	Current Status	Manage	Violation
08/18/2025	TEST COMPANY 1	xxxx2222	\$950.55	Return - System	<a href="#">Pay</a>	\$
<div> <div>Account: Test Account 1 xxxx2222</div> <div>Transaction ID: 907832061</div> <div>Settlement Date: 08/15/2025</div> <div>Individual Name: TEST COMPANY 1</div> </div> <div> <div>SEC Code: PPD</div> <div>Description: PPD TEST</div> <div>Trace #: 323075690026169</div> <div>Company ID: 61050</div> </div> <div> <div>Add to Approved List</div> <div>Add to Block List</div> <div>Notes (0)</div> </div> <div> <div>Deadline To Pay: 08/18/2025 1:00 PM EDT</div> <div>Approved List Violation: Transaction Amount: 950.55 is greater than Approved List amount: 900</div> </div>						

## ACH Positive Pay –Status Overview

- “Current Status” indicates whether a decision on the transaction was made by the system or was changed manually.
  - Pay-System = Pay, decided using parameters setup in the system
  - Return-System = Return, decided using parameters setup in the system
  - Pay-User = Pay, manually decided by a user
  - Return-User = Return, manually decided by a user
- “Change Status” allows the user to change the “Current Status.” Click on blue button to change and update in real time. The user will only be able to change this if it’s within the published cutoff time.

Debit Transaction History						Date Range
						May 01, 2025
Filters						
15 transactions totaling \$17,665.11						
Rows 1 - 15 of 15.						
Date	Company	Account #	Amount	Current Status	Manage	Violation
05/01/2025	BIOLAB BIRMINGHA	xxxx1583	\$768.00	Pay - System	<a href="#">Return</a>	
05/01/2025	FANCY FELINES	xxxx1583	\$100.00	Pay - System	<a href="#">Return...</a>	
05/01/2025	FANCY FELINES	xxxx1583	\$1,150.00	Pay - System	<a href="#">Return...</a>	
05/01/2025	FANCY FELINES	xxxx1583	\$200.00	Pay - System	<a href="#">Return...</a>	
05/01/2025	FANCY FELINES	xxxx1583	\$232.00	Pay - System	<a href="#">Return...</a>	
05/01/2025	FANCY FELINES	xxxx1583	\$768.00	Pay - System	<a href="#">Return...</a>	

## Approved/Block List Creation

- The easiest way to add a company to the approved list is by clicking ‘Add to Approved List,’ after there has been at least one transaction completed.

## Debit Transaction History

Date Range  
Aug 18, 2025 ▾

Filters

36 transactions totaling \$39,180.22

Rows 1 - 25 of 36.

« < 1 2 > »

Date	Company	Account #	Amount	Current Status	Manage	Violation
08/18/2025	BIOLAB BIRMINGHA	xxxx3333	\$800.00	Pay - User	<a href="#">Return</a>	<a href="#">Q</a>
Account: GROUP TEST xxxx3333		SEC Code: CTX	<a href="#">Add to Approved List</a> <a href="#">Add to Block List</a> <a href="#">Notes (0)</a>			
Transaction ID: 907832078		Description: CTX TEST	Deadline To Return: 08/18/2025 1:00 PM EDT			
Settlement Date: 08/15/2025		Trace #: 323075690026186				
Individual Name: Biolab Birm		Company ID: 1122113344				

- The Company ID, Company name, Start Date will be prefilled. The member can input the end date but it is not required.
- Please note that if the user would like to add a company manually, the user must know the Company ID.

Add Company to Approved List
×

Company Id	Company Name	Start Date	End Date
<input type="text" value="1122113344"/>	<input type="text" value="BIOLAB BIRMINGHA"/>	<input type="text" value="08/15/2025"/>	<input type="text" value="mm/dd/yyyy"/>
Max Amount	Frequency		
<input type="text" value="800"/>	<input type="text" value="-- none --"/>		

[clear](#)

[Save](#)
[Cancel](#)

- Please note the following regarding the Add Company to Approved List options:
  - Frequency none = at will
  - No end date = in perpetuity
- If the user selects Block List, this will block the entire company.
- If no end date is selected, this will remain in perpetuity.

Hud

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Pay

Manage

Add Company to Block List

Company Id

5566778899

Company Name

FANCY FELINES

Start Date

08/15/2025

End Date

mm/dd/yyyy

Save

Cancel

Debit Transaction History

Date Range

Aug 18, 2025

Filters

10 transactions totaling \$4,900.00

Rows 1 - 10 of 10.

Date	Company	Account #	Amount	Current Status	Manage	Violation
08/18/2025	FANCY FELINES	xxxx3333	\$100.00	Return - System	<div>Pay</div>	

Account: GROUP TEST xxxx3333

SEC Code: POP

Add to Approved List

Add to Block List

Notes (0)

## Business Approved/Block List Management

- To manage Approved or Block Lists, click “Manage” in the navigation bar.

ACH Positive Pay

Manage

Reports

Transaction History

Approved List

Block List

+ Create

Approved List							
Delete	Company ID	Company Name	Max Amount	Frequency	Start Date	End Date	Edit
<input type="checkbox"/>	M00008	MARSHALL MODELIN			05/08/2025		Edit
<input type="checkbox"/>	0019299305	CARTWRIGHT CARS			06/25/2025	07/31/2025	Edit
<input type="checkbox"/>	AAAAA11111	CO 1	\$800.00		08/15/2025		Edit
<input type="checkbox"/>	BBBBB11112	GARLANDS GUESTHO			08/18/2025		Edit
<input type="checkbox"/>	AAAAA11113	FANCY FELINES		MONTHLY	08/15/2025		Edit
<input type="checkbox"/>	61050	TEST COMPANY 1	\$900.00		08/15/2025		Edit
<input type="checkbox"/>	0000050000	TEST COMPANY 2		WEEKLY	08/15/2025		Edit

Delete Selected

Cancel

- To delete a company from the Approved or Block list, click on the box to create a checkmark and click “Delete Selected.”

+ Create

Block List

Delete	Company ID ↕	Company Name ↕	Start Date
<input checked="" type="checkbox"/>	1122113344	BIOLAB BIRMINGHA	05/01/2025

Delete Selected

To make an edit to an approved company, click on “Edit” - everything will be prefilled as originally inputted and the user can update as desired.

ACH Positive Pay
Manage
Reports
Transaction History
Change Module
Test Wildwest

Approved Company

Company Detail

Company ID

5566778899

Company Name

FANCY FELINES

Max Amount

\$232.00

Frequency

No Frequency

Start Date

05/01/2025

End Date

- Once a company is on the Block List, all transactions will be blocked regardless.

Blocked Company

Company Detail

Company ID

Company Name

Start Date

05/08/2025

End Date

## ACH Positive Pay Reporting – Approved List and Block List Reports

- Reports are accessed in the ACH Positive Pay module by going to Reports > Approved List or Reports > Block List
- Within Reporting, users cannot make edits to approve/block lists, but they can view a full list of all companies included in each of the lists and what their parameters are.
- Not all users will have access to the Manage tab to make edits.

ACH Positive Pay
Manage
Reports
Transaction History

Approved List

Block List



Approved List

Account:

Operating - xxxx8201

Company:

Any

\*\*\* Select Account or Company

Search

Cancel

Approved List						
Company ID ↕	Company Name ↕	Max Amount ↕	Frequency ↕	Start Date ↕	End Date ↕	Action
3923748287	APPROVED CO 1	\$25,000.00		03/06/2025		View
BBBBB11112	GARLANDS GUESTHO			08/18/2025		View

- After clicking the “View” option on existing approved list entry, details will be visible.

Company Detail			
Company ID	3923748287	Company Name	APPROVED CO 1
Max Amount	\$25,000.00	Frequency	
Start Date	03/06/2025	End Date	

Accounts	
<ul style="list-style-type: none"> <li>Operating - xxxx8201</li> <li>Test Account 1 - xxxx2222</li> <li>ACH Test 1 - xxxx2111</li> <li>Expense - xxxx3820</li> </ul>	

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## Return Process for certain SEC Codes

- When choosing to return an item, there are some SEC codes that will prompt the user for a Written Statement of Unauthorized Debit (WSUD).
- Nacha Rules (the rules governing the ACH network) and other regulations require a WSUD for certain types of returns.
- The user will need to answer certain questions based on SEC code/ return reason, but the process is self-explanatory and quick to complete. Each return reason has different questions associated.

*WSUD Example (Return of Prearranged Payment and Deposit (PPD) Debit):*

*a. When a user elects to return an ACH, a screen will pop up where the user will need to follow the process flow to answer certain questions.*

Written Statement of Unauthorized Debit

To return this transaction you are required to complete a Written Statement of Unauthorized Debit.

This transaction is a PPD ACH debit for \$950.55 to TEST COMPANY 1 from your account xxxx2222

A PPD (Prearranged Payment and Deposit Entry) is a one-time or recurring debit used to transfer funds from a consumer account.

Please select the reason you are returning this transaction:

☐ Never Authorized to Debit Account

☐ Authorized ACH Debit Amount Incorrect

☐ Debited Before Date Authorized

☐ Debit Authorization was Revoked

☐ 3rd Party Did Not Send Funds to Payee

☐ Improperly reinitiated

Cancel

BackNext

b. Depending on the return reason that is selected, the user may be required to add additional information. In this example, the user indicated the amount of the ACH was not accurate, so they are prompted to enter in the correct amount in the next step.

Written Statement of Unauthorized Debit

[Change Reason](#)

Return Reason: Authorized ACH Debit Amount Incorrect

Please enter the amount you authorized:

\$

Cancel

BackNext

c. The final screen will show the reason the user selected to return the ACH. The user must check the box to electronically sign the form to complete the process. A copy of the completed form will be available to download as a PDF upon completion of the process.

## Written Statement of Unauthorized Debit



[Change Reason](#)

Return Reason: Authorized ACH Debit Amount Incorrect

I, Andrew Payne, state that I am an authorized signer or have corporate authority to act on the account "Test Account 1" ending in xxxx2222. I am returning this transaction because:

I authorized TEST COMPANY 1 to originate one or more ACH entries to debit funds from an account at Andrew Import Test Bank, but the amount debited is different than the amount I authorized to be debited. The amount I authorized is \$900.00.

I certify that the foregoing is true and correct.

Any intentional attempt to obtain money from a financial institution by misrepresenting whether a transaction was authorized may result in the imposition of fines up to \$1,000,000, or imprisonment up to 30 years, or both under the provisions of Federal law (18 U.S.C. §1344).

I consent to electronically signing this form ☒

### Electronic Signature

Andrew Payne

☒ Download PDF Copy

Cancel

Back

Sign

## SEC Code Definitions & WSUD Triggers

The WSUD will present to all users that want to return an ACH debit if the SEC code of the transaction is a PPD, WEB, TEL, ARC, BOC, RCK, POP, POS, & MTE transaction. Please note that a CCD & CTX will not trigger a WSUD.

SEC Code	Title
ARC	Accounts Receivable Entry
BOC	Back Office Conversion Entry
CCD	Corporate Credit or Debit Entry
CTX	Corporate Trade Exchange
MTE	Machine Transfer Entry
POP	Point of Purchase Entry
POS	Point of Sale Entry
PPD	Prearranged Payment and Deposit

RCK	Re-presented Check Entry
TEL	Telephone-Initiated Entry
WEB	Internet Initiated/Mobile Entry

Filter By History


- If a user wants to sort through all transaction history by specifications, the user can open the “Filters” drop down and sort as desired, up to 366 days.
- Transaction history is still relevant even if the cutoff time is over. The member can see full history and either add to an Approved List or add to a Block List.

Debit Transaction History

Date Range  
May 01, 2025

Filters

15 transactions totaling \$17,665.11



HudsonValley

CREDIT UNION

TEST

ACH Positive Pay

Manage

Perform

Reports

Transaction History

Change Module

Test Testing

Debit Transaction History

Date Range  
Apr 29, 2025

Filters

Account<sup>2</sup>  
Any

Amount  
\$ amount

SEC Code  
Any

Transaction ID

Company  
Any

Pending  
Any

Notificati  
Any

Start Date<sup>1</sup>  
04/29/2025

End Date<sup>1</sup>  
04/29/2025

April 2025

May 2025

30

31

1

2

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14

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17

18

19

20

21

22

23

24

25

26

27

28

29

30

Today

Yesterday

Last 7 Days

This Month

Last Month

Custom

Apply

Cancel

Account Blocked - Return

Use the "Ctrl" key to select multiple status types above.

Apply

Reset

Rows 1 - 25 of 0.

Company Detail			
Company ID	3923748287	Company Name	APPROVED CO 1
Max Amount	\$25,000.00	Frequency	
Start Date	03/06/2025	End Date	

Accounts	
<ul style="list-style-type: none"><li>• Operating - xxxx8201</li><li>• Test Account 1 - xxxx2222</li><li>• ACH Test 1 - xxxx2111</li><li>• Expense - xxxx3820</li></ul>	

[Back](#)