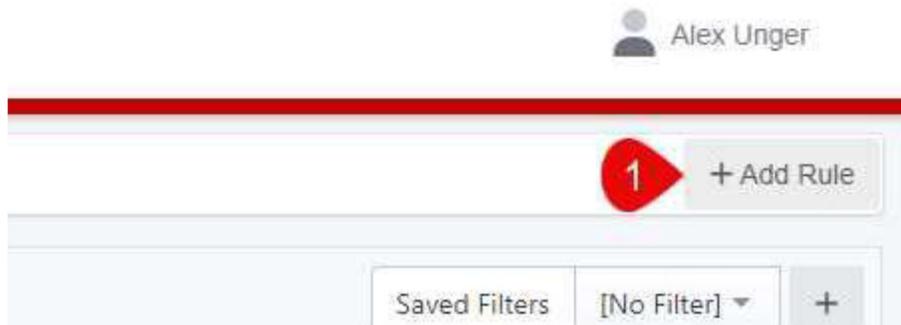


Automatic ACH Decision Rules

Business Client Users with the *Manage Account* permission can set up Rule-Based Decisions to “Pay” or “Return” ACH exceptions.

CREATING AN AUTOMATIC ACH DECISION RULE

Settings -> Automatic ACH Decision Rules -> Click “Add Rule”



Then define the required *Rule Conditions*.

1. **Rule Name** (Required) = Enter a name for the rule
2. **Effective Date** (Required) = Date the rule is to take effect. By default, the current date is used
3. **Expiration Date** (Optional) = date the rule will no longer be in effect
4. **Rule Conditions** (Required) = Select One or More conditions to create the rule
 - a. Options Include:
 - i. Amount
 - ii. Company
 1. Frequency (Only applicable if a Company is included in the rule)
 - a. Daily, Weekly, Monthly, Annually
 - iii. SEC Code
 - iv. Transaction Code
5. **Rule Decision** (Required) = Options are “Pay” or “Return”
6. **Add New Condition** = Adds additional rule conditions
7. **Cancel** = Discard the rule
8. **Save Rules** = Saves the new rule – It can be edited or deleted at any time

Automatic ACH Decision Rules

**Template Tip for Automatic ACH Decision Rules: An excellent way to create a Decision Rule is from an exception. When you make a decision on an ACH exception, there is a prompt below the Notes section to mark if you would like to Create a Decision Based on the Exception. This will then automatically bring in the Company ID and the applicable Transaction Codes and SEC Codes related to the ACH item.*

The image shows a screenshot of a software interface for handling ACH exceptions. At the top, there is a horizontal bar with four buttons: 'Return' (red), '\$ Pay' (teal), 'Return' (red), and '\$ Pay' (teal). Below this bar are two 'Decision' modal windows. The left window is titled 'Decision' and contains the text 'You are about to make the decision of RETURN. A note is optional.' It has a 'Check Return Reason' section with a dropdown menu showing 'Signature(s) Missing'. Below that is a 'Notes' text area. A yellow highlighted button labeled 'Create a Decision Rule based on this exception' is positioned below the notes. At the bottom are 'Cancel' and 'Save' buttons. The right window is also titled 'Decision' and contains the text 'You are about to make the decision of PAY. A note is optional.' It has a 'Notes' text area. A yellow highlighted button labeled 'Create a Decision Rule based on this exception' is positioned below the notes. At the bottom are 'Cancel' and 'Save' buttons. Red arrows point from the 'Return' and '\$ Pay' buttons in the top bar to the respective 'Decision' windows.