# Automatic Check Decision Rules

Business Client Users with the *Manage Account* permission can set up Rule-Based Decisions to "Pay" or "Return" Checks. By Default, each business starts out with an "Exact Match" rule that will "Pay" any Check where all the data elements match between the issued and the paid/in-clearing check information.

CREATING AN AUTOMATIC CHECK DECISION RULE

Settings -> Automatic Check Decision Rules -> Click "Add Rule"
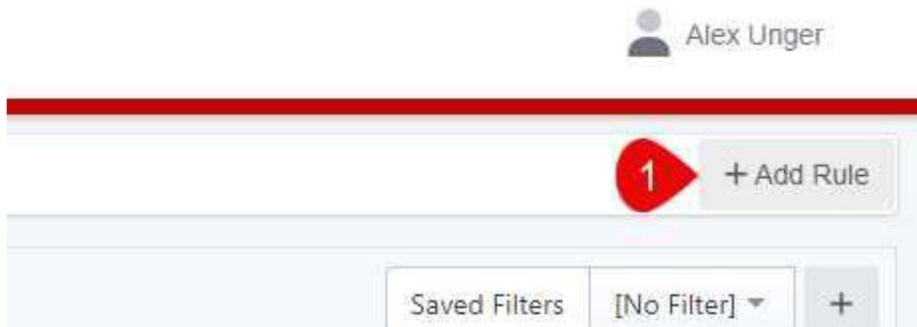
Then define the required *Rule Conditions.*

1. **Rule Name** (Required) = Enter a name for the rule
2. **Effective Date** (Required) = Date the Rule will 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. Routing Number
      ii. Account Number
      iii. Amount
      iv. Check Number
      v. Check Voided or Stopped
      vi. Payee Name
5. **Rule Decision** (Required) = Options are "Pay" or "Return"
6. **Add New Condition** = Adds additional rule conditions
7. **Cancel** = Discard Rule
8. **Save Rules** = Save the new rule – It can be edited or deleted at any time.

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NOTE: Each business starts out with an "Exact Match" rule that will "Pay" any Check where all the data elements match between the issued and the paid/in-clearing check information.

The Exact Match Decision Rule matches on Routing, Account Number, Amount, Check Number, Check Number Out of Range, Payee Name, Check Voided/Stopped, and Duplicate Presented Check. This Decision Rule will assist with processing Exact Match Check Items, along with a Check Payee visiting a CFCU Branch to Cash a Check (an ONUS draft). Without the Exact Match Decision Rule, the check will generate an Exception that will require a decision.

ℙ - Rule Conditions

Please add one or more conditions to the rule. For each condition, please specify operator and desired value(s). All conditions must be met before decision will be automatically applied.

Rule Name *	Effective Date *	Expiration Date (if any)
Exact Match	03/02/2026	mm/dd/yyyy

Rule Conditions *

Routing Number	Matches Issued Check	True	
Account Number	Matches Issued Check	True	
Amount	Matches Issued Check	True	
Check Number	Matches Issued Check	True	
Check Number Out of Range	Equal To	False	
Payee Name	Matches Issued Check	True	
Check Voided or Stopped	Equal To	False	
Duplicate Presented Check	Equal To	False	

When all conditions above are met, automatically apply decision: **Pay**

+ Add New Condition	✕ Cancel	✓ Save Rules