

ACH Filter/Blocks User Guide

Setting Filters and Blocks

With the ACH Filter/Block service, you can set filters or blocks for all debits, all credits, or specific transactions. During onboarding and setup, the Treasury Management team will help you determine which transactions to allow and which to block.

Working Exception Items

Positive Pay and ACH filter/block exceptions appear on the same screen; be sure to navigate to ACH filter/block to review and process those specific items. Depending on the ACH filter/block settings established during onboarding, items that do not meet those criteria may be marked as exceptions and require your review. If an item is marked as an exception, it defaults to return. Exceptions must be decided by the **12:00 pm cutoff** each business day.

To decision exception items, follow the instructions listed below:

- Login to First State Bank's Online Banking Portal at www.firststate.bank
- From Left Menu Bar, Select Business
- Select Positive Pay
- Select Work Items

ACH Positive Pay – Defaults to All Accounts

Review and decision each exception item.

- To pay items, select Pay from the dropdown menu under Pay/Return.
- To return items, Return from the dropdown menu under Pay/Return.

Item History

To confirm items have been worked under Check or ACH Positive Pay, follow the steps listed below.

- Select Item History under the applicable section.
- Review the list of items presented to confirm which ones have been worked under Check or ACH Positive Pay.
- Verify the status of each item to ensure it has been processed.