

# BUSINESS ONLINE BANKING

## Positive Pay - ACH

Business Online Banking video tutorials are available at [northshorebank.com](http://northshorebank.com).

### Login Instructions:

1. Visit [northshorebank.com](http://northshorebank.com).
2. On the left side of the page under the **Login** menu, select **Business** and select **Log In**.
3. Enter your **Username (Access ID)**.
4. Enter your password or OTP/PIN and click on **Log In**.

### Navigation

1. From home screen, scroll down until you reach the Positive Pay tile in the middle of the screen.
2. Select your account listed in blue text.

#### North Shore Bank

Positive Pay	
Positive Pay Account Client ID	Current Day Exceptions
Booker test 7061	Account has no exceptions today
Booker Test 7355	Account has no exceptions today
Booker Test 7363	Account has 2 exceptions today
Saving	Account has no exceptions today

3. The Positive Pay module will launch in a pop-up window.



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BANK**

*The Bank of You*

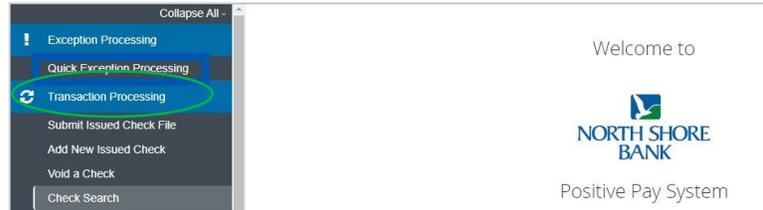
## Exception Processing

When your account has ACH exceptions, you will receive an email or text letting you know you have an exception typically between 4:30 AM and 5:30 AM. Decisioning can be done on your desktop or using the Mobile App. Mobile App instructions are after the desktop instructions.

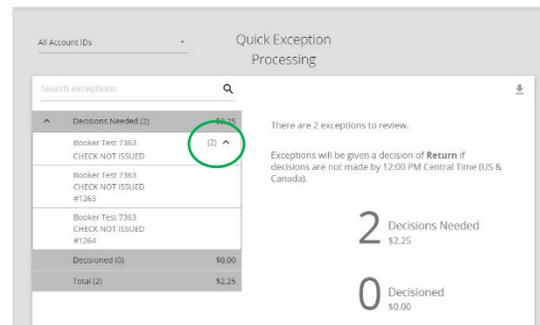
### Desktop Browser Instructions

You must decision these by 11:30 AM Central or the items will be returned.

1. On the upper left-hand side of the screen, select **Quick Exception Processing**.



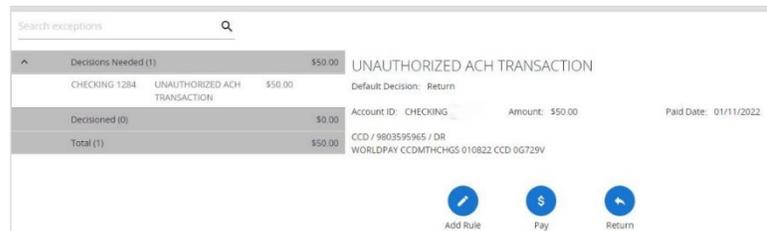
2. The Quick Exception Processing screen will appear. Click the downward caret to reveal more details on your exception(s).



3. Clicking on the exceptions under **Decisions Needed** to view the details for on each exception.

### Desktop Decisioning Exceptions

1. For ACH exceptions, Positive Pay will show the account ID, the amount, the date that the transaction hit, the Standard Entry Class (PPD, CCD, WEB, etc.), the originating ID, and the name of the company originating the transfer.



2. If the originator of the payment is authorized to debit your account and the payment will be ongoing, add them to your ACH Authorization Rules so that future transactions from that originator will not exception again.

To do so, click **Add Rule**. (shown to the right)

Add a **Description** and change the **SEC Code** to **All SEC codes**. We recommend you add a limit under the **Max Allowable Amount** which triggers an exception if a transaction amount surpasses your set limit. Click **Save rule**.

Note that some originators have multiple ACH originating IDs. As a result, it is possible that an exception will occur if an originator uses an originating ID other than those on your ACH Authorization Rules.

- To pay, click **Pay** followed by **Save**.
- To return an ACH transaction, click **Return** and select the **Reason** as **Fraudulent** or **Unauthorized** (improper entry such as incorrect amount, wrong SEC, etc.) and click **Save**.
- A fraudulent / unauthorized ACH return requires the completion of a Written Statement of Unauthorized Debit (an affidavit of unauthorized/improper entry) prior to the return being formally sent back to the originating financial institution. Any delay in completing this step will result in a delay in getting those funds credited back from the originating financial institution.

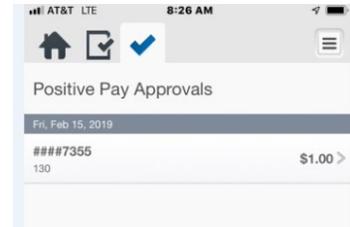
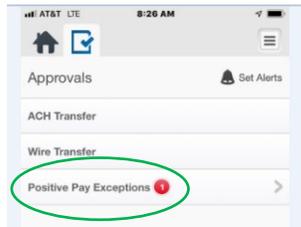
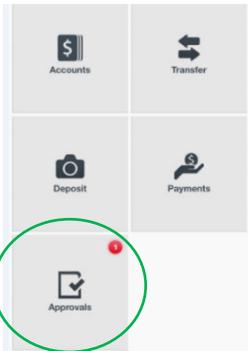
### Mobile App Decisioning Instructions

Just like on the desktop, you must decision these by 11:30 AM Central or the items will be returned.



Download North Shore Bank's Business Mobile App from your phone's App Store. The bank's Business Mobile App will have a green background.

- Log in to the **Business Mobile App** using the same **User ID** and **Password** you use for **Business Online Banking**.
- To access **Review and Decision Positive Pay Exception Items**, click on **Approvals** as shown below.
- Select **Positive Pay Exceptions**.
- Click on the item to display a copy of the check or ACH transaction details. Make a pay or return decision.



If you need any additional assistance, please contact Treasury Solutions Support at 800-270-7956 or [TreasurySolutions@northshorebank.com](mailto:TreasurySolutions@northshorebank.com).