

## ACH Positive Pay

How to use the **ACH Positive Pay** tool?

### Step 1:

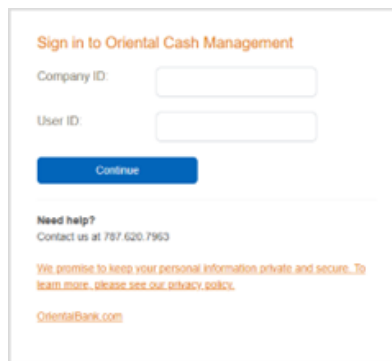
Go to our website [orientalbank.com](http://orientalbank.com)

Under Access your accounts, click on Cash Management and you will be taken to the login screen.



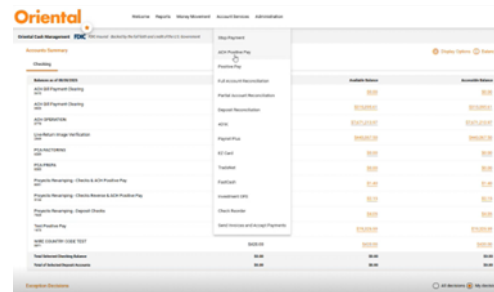
### Step 2:

Enter your account credentials.



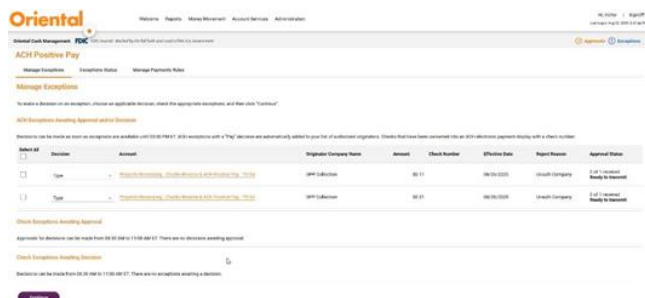
### Step 3:

Select **“Account Services”** and then select **“ACH Positive Pay”**.



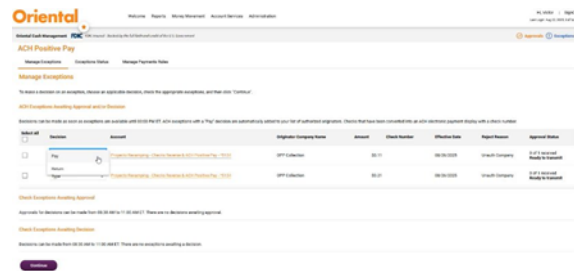
### Step 4:

Select **“Manage Exceptions”**. In **“ACH Exceptions Awaiting Approval and/or Decision”**, review the pending transactions.



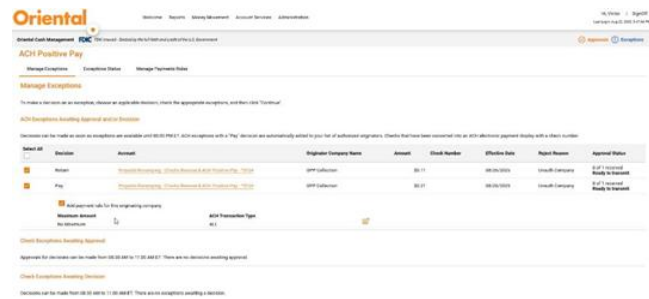
## Step 5:

You can pay or return transactions before 3:00 PM ET. If you do not take action on the presented transaction, it will be returned after that time.



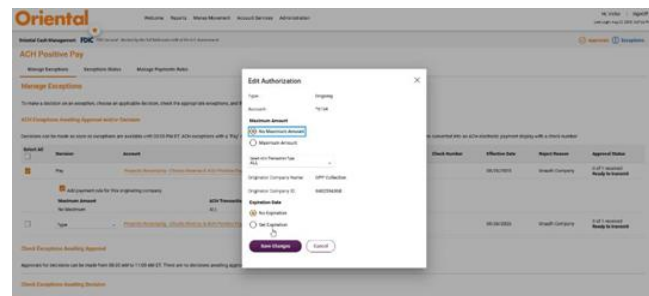
## Step 6:

If you choose to pay the transaction, you can enable automatic authorization for future transactions from that originator.



## Step 7:

When enabling automatic authorization for future transactions from an originator, you can set a maximum limit and an expiration date for the rule.



## Step 8:

If you choose to enable automatic authorization for all future transactions from that originator, please select the **“Continue”** option.

