



BND ACCESS
ACH Positive
Pay Guide

APRIL 2026



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ACH Positive Pay Guide

If no decision is made, items will automatically be marked as return – R29

*****It is very important decisions are made by the customer before 12:00 p.m. CT as the bank cannot make or change decisions on the customer’s behalf.*****

You will receive emails around 7:00 a.m. CT and 11:00 a.m. CT stating you have items to decision.

Subject: ACH Positive Pay Notification

***** CAUTION: This email originated from an outside source. Do not click links or open attachments unless you know they are safe. *****

ACH Positive Pay Exception Items

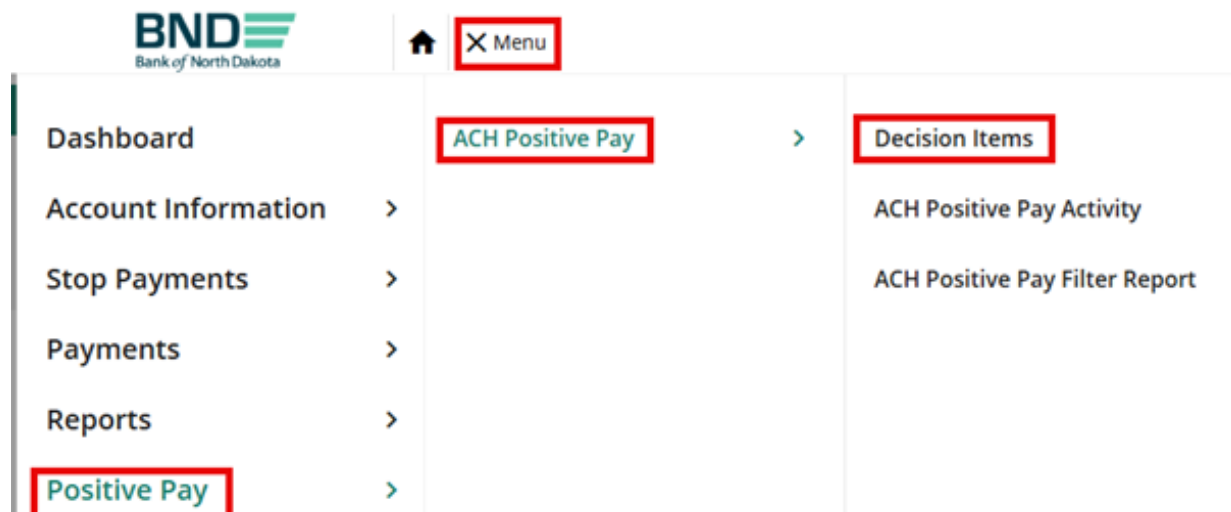


Report Date/Time 03/20/26 11:00:01 CDT

Exception item decision cut-off time is 12:00 PM CDT and there are outstanding exception items that require your decision.

TO MAKE YOUR ACH POSITIVE PAY DECISIONS LOG INTO BND ACCESS:

Go to menu>Positive Pay>ACH Positive Pay>Decision items



On this screen you can sort to make decisions by account number or make decisions all at once.

Decide to pay or return each item > **Click Review** > **Done**

ACH Positive Pay

Decision Items ACH Positive Pay A... ACH Positive Pay FI...

Decision Items

⚠ Decisions must be applied to Positive Pay exception items before 12:00 PM CST.

Enter Review

Account Number

 Show Only un-decided items

Account Number ↑	Amount	Sending Company	SEC	Transaction Type	Effective Entry Date	No Decision ▾
			CCD	DDA Payment	01/27/2026	No Decision ▾ No Decision Decided Pay Decided Return

Showing 1 exception

If you want to make a change to an item you already decided you can go back any time before 12:00 p.m. CT. You can decide a few and come back as well.

WHEN PAYING AN ITEM:

A plus sign shows up to the right of the decision box

Here you can set permissions for this item to filter this to autopay and not show them anymore

Pay Details

Amount Type = required field *

- Unlimited
- Exact
- Maximum

Active Until

- No Expiration
- Max Transaction Count
- Expiration Date

ACCOUNT TYPE:

- **Unlimited** means any item with this same name on it will auto pay and not show up for decisioning no matter the amount
- **Exact** means any item for this exact amount for this company it will auto pay it and not show up for decisioning
- **Maximum** means anytime an item for this amount or lower it will auto pay and not show up for decisioning

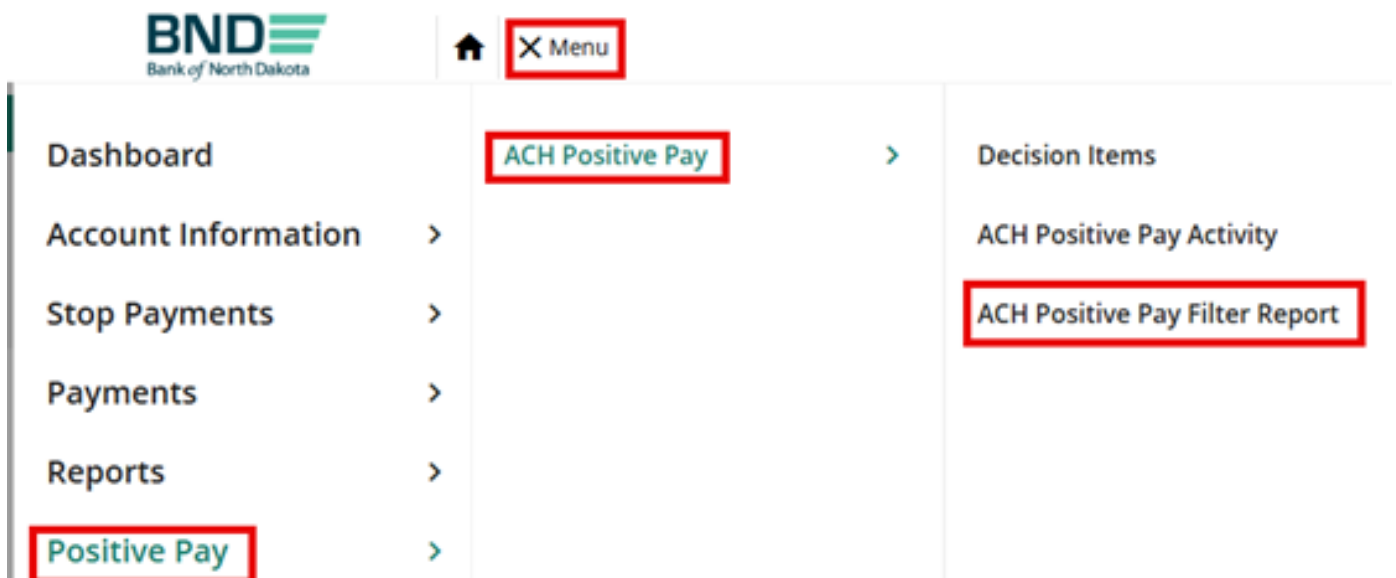
ACTIVE UNTIL:

- **No Expiration** means this filter will be in place with no end date
- **Max Transaction Count** means you can set the number of times you want this item to be paid and not show up for decisioning
- **Exact** means give a date (if you pick the 30th of a month, on the 30th the item will be paid but any other day of the month the item will not be paid) and will go back to needing to be decided after that date

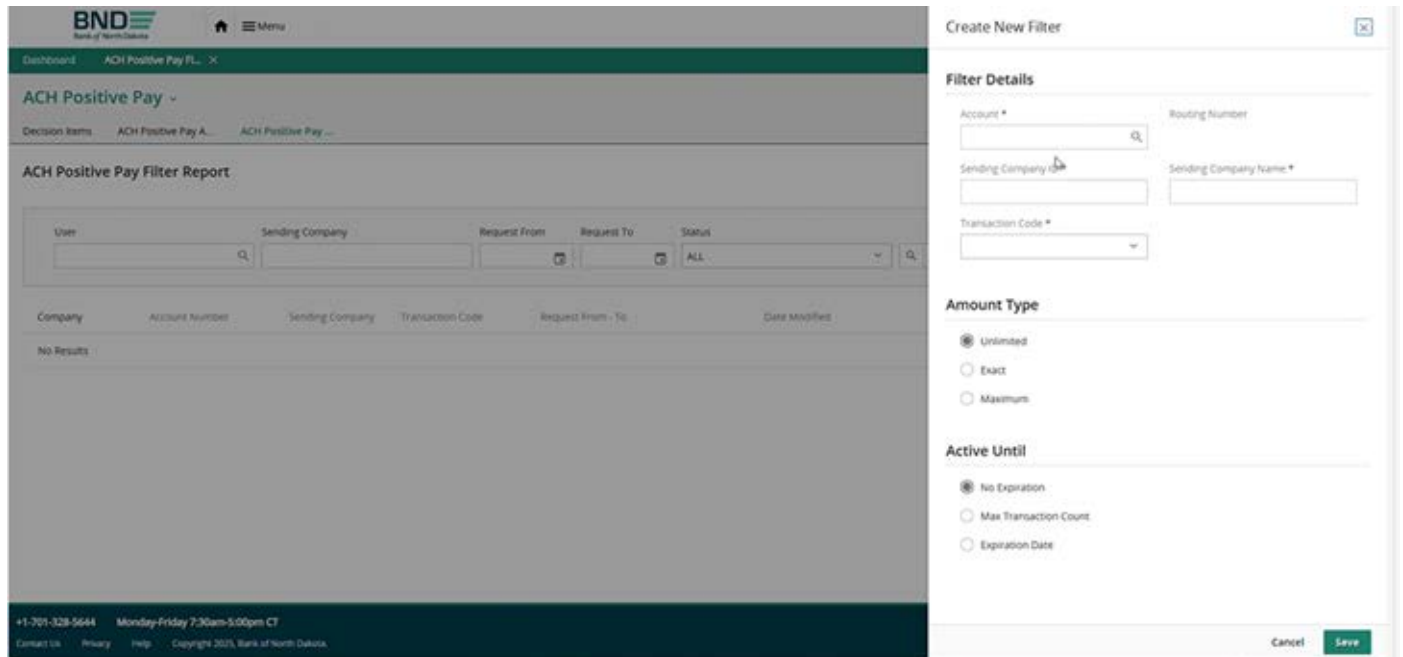
then click **Save**

TO CREATE A FILTER OUTSIDE OF THE DECISIONS MENU:

Go to menu>Positive Pay>ACH Positive Pay>ACH Positive Pay Filter Report



- If a filter is created, it will stay in a pending status until 12:00 p.m. CT cutoff time that day
- If you have a filter that has expired you will need to delete that filter if you are wanting to add another for that same item (if you delete today you will have to add tomorrow)



IMPORTANT:

Filters are a day behind and Company ID specific, they also cannot be changed/deleted/modified/added by BND

EX: I have an item from IRS and I made a filter today to pay this item no matter the amount. Tomorrow I may still see IRS items come in that I have to decision because of this delay, but should not after that (UNLESS the IRS is sending payments with multiple company ID's then you would have to set up another filter)

HELPFUL SUBSCRIPTIONS TO LEAVE ON FOR ACH POSITIVE PAY:

- Ach Pos Pay notification
- ACH Positive Pay file load notification



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