

Frequently Asked Questions

Q: What systems are being enhanced?

A: Check Positive Pay and ACH Debit Filter are being enhanced. Both systems are now located under the menu option titled “Fraud Solutions”.

Q: What action do I need to take prior to January 6, 2020?

A: Review the user guide, reference material, FAQs, and register for training. In addition, we recommend downloading any historical reports you may need for future reference. Keep in mind Enterprise Bank & Trust can access this information on your behalf. We are offering three training sessions via WebEx beginning on December 17, 2019 at 2:00 pm CDT. We recommend signing up for one of the three training sessions as soon as December 12, 2019.

Q: Where can I locate information pertaining to the new system and/or important information?

A: All materials and information related to the new system can be located at the following URL www.enterprisebank.com/check-positive-pay-ach-debit-filter or within the email communication sent to you on December 12, 2019.

Q: Do I need to make any changes to my check issue files for Check Positive Pay?

A: No, all existing file formats and profiles will be converted prior to Go Live on January 6, 2020.

Q: Do I need to take any action related to my ACH Debit Filter blocks?

A: No, all blocked IDs and rules will be converted to the new system prior to Go Live on January 6, 2020. Please note ACH exceptions will now be managed next day to mirror Check Positive Pay exceptions as opposed to current day. As a result, you may not see exceptions on Monday January 6, 2020.

Q: Will there be any changes to hours of operation?

A: Yes, but only during the time in which we are performing maintenance. The existing Check Positive Pay and ACH Debit Filter systems will be shut down beginning at 4:00 pm CDT January 3, 2020. Normal operations will resume on January 6th at 9:00 am CDT.

Q: Will I continue to be notified when I have exceptions that need to be answered?

A: Yes, you will continue to receive an email when exceptions need to be handled. As a reminder, all exceptions should be answered no later than 2:00 pm CDT. Users can still edit responses up until 2:00 pm CDT. A new enhancement allows us to notify you via text message. If you would like to receive text message alerts, please contact treasury@enterprisebank.com or your Treasury Management officer to sign up. Additional fees may apply.

Q: Will my historical data (Check Positive Pay and ACH Debit Filter) be available in the new system?

A: Unfortunately, full historical data will not be converted for end users to view. However, outstanding checks will be converted as well as ACH debit filter IDs. Enterprise Bank & Trust will be able to access historical data on your behalf. On a go forward basis, check images are retained within the Check Positive Pay system for 180 days.

Q: If an issued check is converted to an ACH, will the system be able to match?

A: For clients that are enrolled in both Check and ACH Positive Pay, YES, the ACH file will have the check number within the data string and search for a match. If the check number and other criteria do not match an issued check, it will show as an ACH exception and require a pay or return decision to be made. For clients that only have Check Positive Pay, the item would post to the account and would not attempt to match.

Q: If a company is enrolled for both Check and ACH positive pay, will a user be able to see exceptions for both?

A: Check and ACH Positive Pay exceptions will now be presented on a single exception screen. Users will only be able to see the exception items that they have been given permissions to access.

Q: Can I manage the ACH Authorization list?

A: At this time, users can add an ACH authorization rule at the time an exception has been presented. Any other rules will need to be added by contacting an Enterprise Bank & Trust associate.

Q: Can users be managed within my company?

A: At this time all user maintenance requests are handled by Enterprise Bank & Trust.

Q: Who do I contact for questions regarding Check Positive Pay and/or ACH Positive Pay?

A: Users may contact a customer service representative via email at iservice@enterprisebank.com or by calling (800) 438-0378, Option 2. Users may also contact the Treasury Management Officer assigned to your account.