



# SHBA INTERNET BANKING

## FRAUD PREVENTION SERVICES USER GUIDE

[Abstract](#)

Step by step user guideline on SHBA Internet Banking Services for the customer

Last update: 10/2024

# Contents

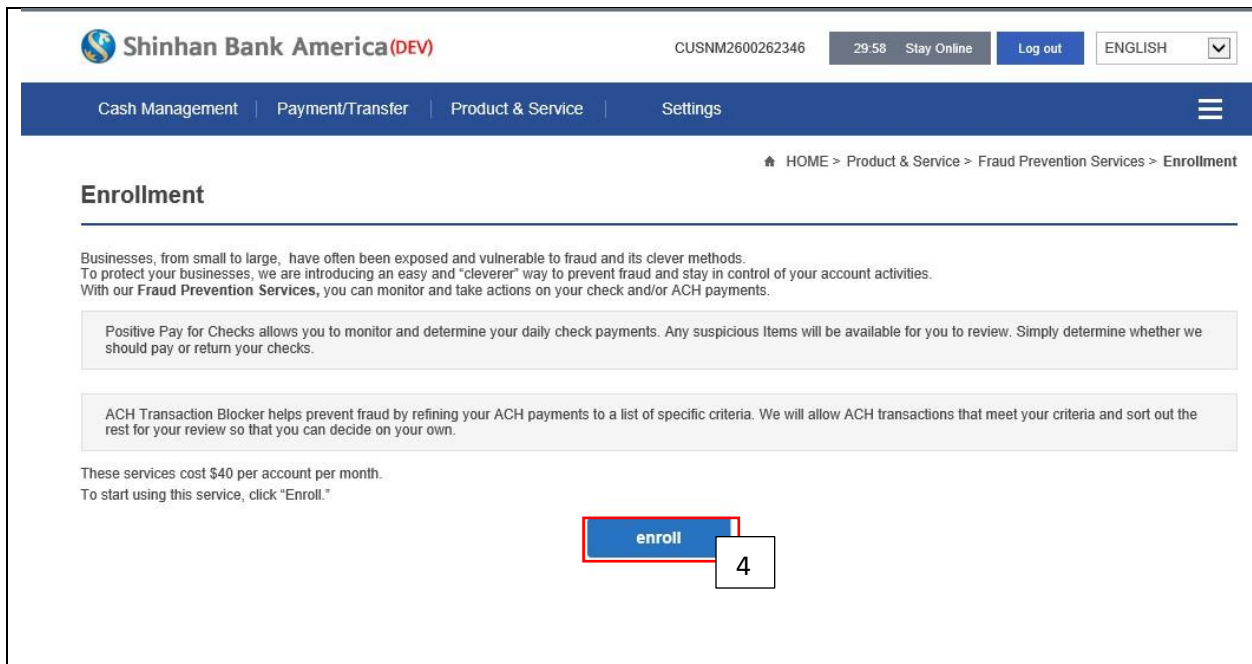
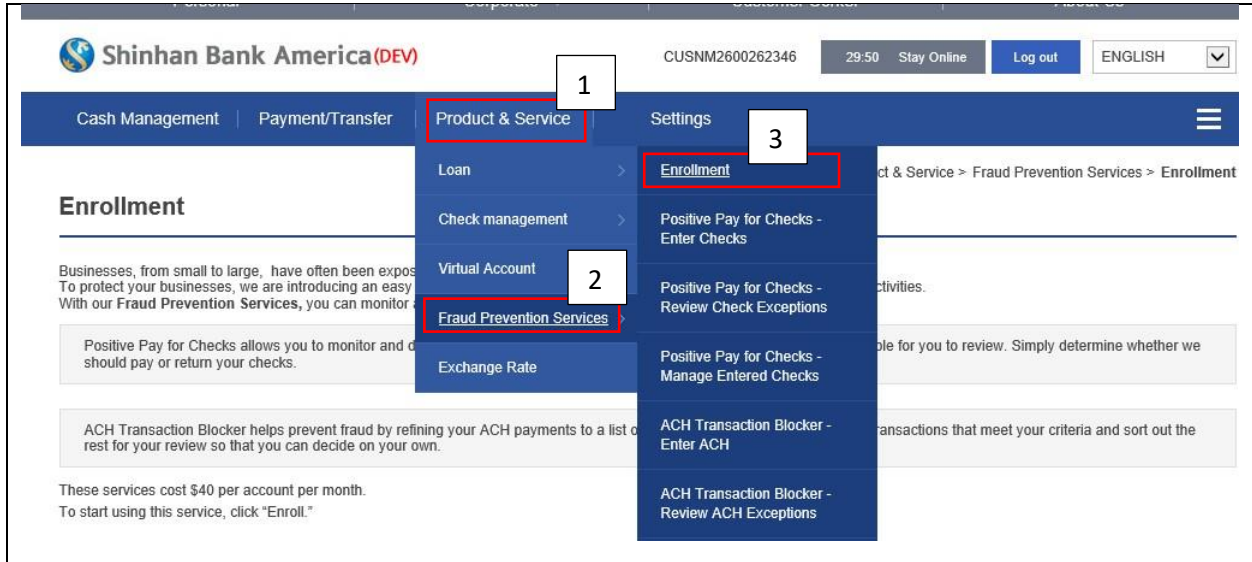
- 1. Fraud Prevention Services..... 3
  - A. First Time User—(NEW) Enrollment ..... 3
  - B. Re-Enrollment for Existing Customers..... 7
  - C. Discontinuing the Service ..... 8
  - D. Positive Pay - Registering Issued Checks (Single)..... 9
  - E. Registering Issued Checks (Bulk)..... 12
  - F. Making decisions for Check Exceptions ..... 15
  - G. Manage registered checks ..... 17
  - H. ACH Transaction Blocker - Register authorized ACH trx..... 18
  - I. Making decisions for ACH Exceptions..... 21

# 1. Fraud Prevention Services

## A. First Time User—(NEW) Enrollment

Tip.

- For multiple users account, only Admin may complete the Enrollment steps.



Shinhan Bank America (DEV) CUSNM2600262346 29:35 Stay Online Log out ENGLISH

Cash Management | Payment/Transfer | Product & Service | Settings

HOME > Product & Service > Fraud Prevention Services > Enrollment

### Enrollment

Businesses, from small to large, have often been exposed and vulnerable to fraud. To protect your businesses, we are introducing an easy and "clever" solution. With our **Fraud Prevention Services**, you can monitor and take control of your business's risk.

Positive Pay for Checks allows you to monitor and determine whether checks should pay or return your checks.

ACH Transaction Blocker helps prevent fraud by refining your ACH payments to a list of specific criteria. We will allow ACH transactions that meet your criteria and sort out the rest for your review so that you can decide on your own.

These services cost \$40 per account per month. To start using this service, click "Enroll."

Would you like to go to Manage Fraud Prevention Services page?

**5**

Shinhan Bank America (DEV) CUSNM2600262346 29:32 Stay Online Log out ENGLISH

Cash Management | Payment/Transfer | Product & Service | Settings

HOME > Product & Service > Fraud Prevention Services > Enrollment

### Enrollment

Please read the below terms and conditions carefully. To continue, check the box next to "I agree" and click "Next."

**Fraud Prevention Services Agreement**

This Fraud Prevention Services Agreement ("Addendum") supplements the Global Internet Banking Agreement ("Agreement") to which you agreed during an enrollment to our Internet Banking Service, and amends and becomes part of the Agreement. The terms of the Agreement are hereby ratified, affirmed and incorporated herein and shall continue to apply in all respects, as amended hereby. In the event of a conflict between the terms of the Agreement and this Addendum, the terms of this Addendum shall be controlling. Your use of the Fraud Prevention Services ("Services") or the use of persons authorized by you means that you agree to the following terms and conditions set forth in this Addendum.

**1. Fraud Prevention Service.** The Fraud Prevention Services are comprised of the Positive Pay Service and the ACH Transaction Blocker Service. These services help you manage risks associated with unauthorized checks and ACH entries presented against to your accounts by allowing you to submit a list of issued checks ("Items") or a list of safe originators authorized to make ACH credit or debit entries to your account. You may elect to enroll either the Positive Pay Service or the ACH Transaction Blocker Service, or enroll to both services at the same time. In order to use the Services, you shall own a business checking account at Shinhan Bank America. If you make a change to the Services by enrolling or cancelling a previous enrollment, the change may result in a gap period during which the Services may not be available on the account for a few days. You take all responsibility for any liability, loss or damage occurring during or related to that gap period.

I agree to the terms and conditions in the Agreement

**6** **7**

Cash Management | Payment/Transfer | Product & Service | Settings

HOME > Product & Service > Fraud Prevention Services > Summary

### Enrollment

1.Application | 2.Verification | 3.Confirmation

**Select Fraud Prevention Account and Services**

Select the You can cl

8. Select the account number you would like to register

Select	Account Number	Account Name	Positive Pay for Checks	ACH Transation Blocker
<input type="radio"/>	11	change	Enable Disable	Enable
<input checked="" type="radio"/>	700	PURPOSE FOR USE, INTERNET...	Enable	Enable

Cancel | Next

9

CUS-SNM-NM2600547534 27:45 Stay Online Log out ENGLISH

Cash Management | Payment/Transfer | Product & Service | Settings

HOME > Product & Service > Fraud Prevention Services > Summary

### Enrollment

1.Application | 2.Verification | 3.Confirmation

**Review and Confirm**

Review your choices and click "Submit" to continue.

Account Number	Account Name	Positive Pay for Checks	ACH Transation Blocker
700-0	PURPOSE FOR USE, INTERNET BAN...	Enable	Enable

Cancel | Back | Next

10. Review then "Next"



## Enrollment

1.Application

2.Verification

3.Confirmation

Completed

You have successfully disabled Fraud Prevention Services on your account listed below.

Confirmation page

### Here is your Enrollment Summary:

Account Number	Account Name	Positive Pay for Checks	ACH Transation Blocker
700-(	PURPOSE FOR USE, INTERNET BAN...	Enable	Enable

Go to Summary

Active   
Go to Settings t

## B. Re-Enrollment for Existing Customers

Tip.

- Previously enrolled customers may see this pop up for any updated agreements. Please check the box and process the re-enrollment.

HOME > Product & Service > Fraud Prevention Services > Positive Pay for Checks - Review Check Exceptions

### Positive Pay for Checks - Review Check Exceptions

- Select the account for exception items you'd like to review.
- You may choose...

#### Agreement

##### Fraud Prevention Services Agreement T&C

Please read the below terms and conditions carefully. To continue, check the box next to "I agree" and click "Enroll."

###### Fraud Prevention Services Addendum

This Fraud Prevention Services Addendum ("Addendum") supplements the Global Internet Banking Agreement ("Agreement") to which you agreed during an enrollment to our Internet Banking Service, and amends and becomes part of the Agreement. The terms of the Agreement are hereby ratified, affirmed and incorporated herein and shall continue to apply in all respects, as amended hereby. In the event of a conflict between the terms of the Agreement and this Addendum, the terms of this Addendum shall be controlling. In the event of inconsistency or conflict between a provision of this Addendum or the Agreement and the UCC, the provisions of this Addendum shall prevail.

Your use of the Fraud Prevention Services ("Services") or the use by persons authorized by you means that you agree to the following terms and conditions set forth in this Addendum.

**1. Fraud Prevention Service.** The Fraud Prevention Services are comprised of the Positive Pay Service and the ACH Transaction Blocker Service. These services help you manage risks associated with unauthorized checks and ACH entries presented against your account(s) by allowing you to submit a record of issued checks ("Items") or a list of safe originators authorized to make ACH credit or...

I agree to the terms and conditions in the Agreement

**enroll**

Please set the inquiry condition.

\* Click on a check number to see image.  
\*\* If you need to return an item for a reason other than "Unauthorized", please contact your branch

[Go to Summary](#) [Next step](#)

\*The rest of the step is same as above

## C. Discontinuing the Service

### Tip.

- If the user would like to disable the service, go to the Change service page in the enrollment page.
- If there is a pop up of the new agreement, the user must check the new agreement to go to the page to disable the service.

HOME > Product & Service > Fraud Prevention Services > Enrollment

### Enrollment

Below is your recent decision status.  
To add more items or to make decisions, click the appropriate button below.  
You can also access these options From our menu.

Today's Date : 10/23/2024    Item Date : 10/22/2024

[Change services](#)    [See Reports](#)

---

Cash Management | Payment/Transfer | Product & Service | Settings

HOME > Product & Service > Fraud Prevention Services > Summary

### Summary

1.Application    2.Verification    3.Confirmation

#### Select Fraud Prevention Account and Services

Select the account you'd like to enroll and select service(s) for your account.  
You can choose both services for each account at no additional monthly fee. To continue, click "Next."

Select	Account Number	Account Name	Positive Pay for Checks	ACH Transation Blocker
<input type="radio"/>		change	<input type="checkbox"/> Enable <input type="checkbox"/> Disable	Enable <input type="checkbox"/>
<input checked="" type="radio"/>		, INTERNET...	Enable <input type="checkbox"/>	Enable <input type="checkbox"/>



## D. Positive Pay - Registering Issued Checks (Single)

The screenshot shows the Shinhan Bank America (DEV) website interface. The top navigation bar includes 'Cash Management', 'Payment/Transfer', 'Product & Service' (highlighted with a red box and labeled '1'), and 'Settings'. A dropdown menu is open under 'Product & Service', with 'Positive Pay for Checks - Enter Checks' (highlighted with a red box and labeled '3') selected. Other menu items include 'Loan', 'Check management', 'Virtual Account', 'Fraud Prevention Services' (labeled '2'), and 'Exchange Rate'. The main content area is titled 'Positive Pay for Checks - Enter Checks' and includes a progress bar with three steps: '1.Application' (active), '2.Verification', and '3.Confirmation'. Below the progress bar, there are input fields for 'Type' (Issued) and 'Account' (700-000-283593).

The screenshot shows the 'Positive Pay for Checks - Enter Checks' form. The form includes a progress bar with three steps: '1.Application' (active), '2.Verification', and '3.Completed'. Below the progress bar, there are input fields for 'Type' (Issued), 'Account' (700-000-283593), 'Check #' (134), 'Payee' (134 PAYEE), 'Amount' (10,00), and 'Issued Date' (10/16/2024). A red box highlights the 'Type', 'Account', 'Check #', 'Payee', 'Amount', and 'Issued Date' fields, with a label '4' in a box at the bottom right.

Payee 2

\* Amount 1.00

\* Issued Date 10/27/2022

5

Add Rows

File Layout Download Template Upload Excel file Delete Rows

Verification	Verification error details	Type	Account	Check #	Amount
Add a row to register this information.					

\* Issued Date

Add Rows

File Layout Download Template Upload Excel file Delete Rows

Verification	Verification error details	Type	Account	Check #	Amount
<input type="checkbox"/>		I	700000283593	53	1.00

Total

Total Count	1
Number of cases on standby	0
Normal number of cases	1
Number of error cases	0

6

Go to Summary Verification Next 7

\* En error will show if the user click "Next" without the "Verification" step.

Please complete the verification process.

Confirm

## Positive Pay for Checks - Enter Checks

- Please complete all required fields below. Enter Check Information (\* Required field)
- The checks you've entered will not be processed until they have been submitted.

1.Application

2.Verification

3.Confirmation

### Check Upload Summary

Type	Account	Check #	Amount	Payee	Payee 2	Issued Date
I	700000283593	53	1.00			10272022
total						
Issued						1
Issue Amount						1.00
Voided						0
Voided Amount						0.00
Total Entries						1
Total Amount						1.00

Review the information

Back

Next

8

Active Admin  
Go to Settings to

**Completed**  
Your entered checks have been successfully submitted. Please print this page for your records.  
After we have reviewed and approved, these exception items will be processed according to your decisions

\*. Confirmation Page

### Entered Check Summary

Type	Account	Check #	Amount	Payee	Payee 2	Issued Date
I	700000283593	53	1.00			10272022
total						
Issued						1
Issue Amount						1.00
Voided						0
Voided Amount						0.00
Total Entries						1
Total Amount						1.00

Go to Summary

Continue

## E. Registering Issued Checks (Bulk)

Tip.

- To register multiple checks at once using the excel, the user may download the template on our website.

Shinhan Bank America (DEV) CUS-SNM-NM2600547534 28:46 Stay Online Log out ENGLISH

Cash Management | Payment/Transfer | **Product & Service** | Settings

**Positive Pay for Checks - Enter Checks**

1. Application

2. Confirmation

3. Confirmation

Enter your checks

\* Type Issued

\* Account 71 (PURPOSE FOR USE, INTER)

\* Issued Date

4 Download Template 6 Upload Excel File

Verification	Verification error details	Type	Account	Check #	Amount
Please register by clicking add row button.					

Type	Account Number	Check Number	Amount	Payee Name	Payee Name 2	Check issued Date

\*Download the template first, then upload after filling in the information accordingly.

\* Issued Date

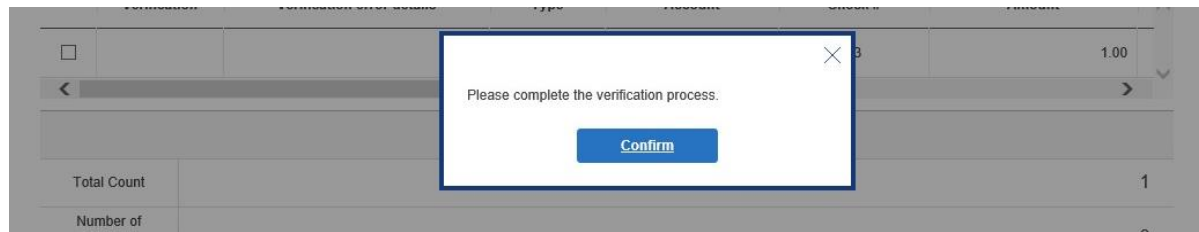
Add Rows

File Layout
Download Template
Upload Excel file
Delete Rows

	Verification	Verification error details	Type	Account	Check #	Amount
<input type="checkbox"/>			I	700	53	1.00
Total						
	Total Count					1
	Number of cases on standby					0
	Normal number of cases					1
	Number of error cases					0

7
Go to Summary
Verification
Next
8

\* An error message will pop up if the user clicks "Next" without the "Verification" step.



## Positive Pay for Checks - Enter Checks

- Please complete all required fields below. Enter Check Information (\* Required field)
- The checks you've entered will not be processed until they have been submitted.

1.Application

2.Verification

3.Confirmation

### Check Upload Summary

Type	Account	Check #	Amount	Payee	Payee 2	Issued Date
I	70	53	1.00			10/27/2022
total						
Issued						1
Issue Amount						1.00
Voided						0
Voided Amount						0.00
Total Entries						1
Total Amount						

Review the information

Back

Next

Active 10/27/2022  
Go to Settings to

**Completed**  
Your entered checks have been successfully submitted. Please print this page for your records.  
After we have reviewed and approved, these exception items will be processed according to your decisions

\*. Confirmation

### Entered Check Summary

Type	Account	Check #	Amount	Payee	Payee 2	Issued Date
I	7000	53	1.00			10/27/2022
total						
Issued						1
Issue Amount						1.00
Voided						0
Voided Amount						0.00
Total Entries						1
Total Amount						1.00

Go to Summary

Continue

## F. Making decisions for Check Exceptions

The screenshot shows the Shinhan Bank America (DEV) web interface. The top navigation bar includes 'Cash Management', 'Payment/Transfer', 'Product & Service', and 'Settings'. A red box labeled '1' highlights the 'Product & Service' menu. A dropdown menu is open, showing options like 'Loan', 'Check management', 'Virtual Account', 'Fraud Prevention Services', and 'Exchange Rate'. A red box labeled '2' highlights the 'Fraud Prevention Services' option. A second dropdown menu is open from 'Fraud Prevention Services', showing options like 'Summary', 'Positive Pay for Checks - Enter Checks', 'Positive Pay for Checks - Review Check Exceptions', 'Positive Pay for Checks - Manage Entered Checks', 'ACH Transaction Blocker - Enter ACH', 'ACH Transaction Blocker - Review ACH Exceptions', and 'ACH Transaction Blocker -'. A red box labeled '3' highlights the 'Positive Pay for Checks - Review Check Exceptions' option. The main content area shows 'Positive Pay for Checks - Review Check Exceptions' with instructions and a '1.Application' button. A search bar is visible with 'Account' set to 'All'.

The screenshot shows the 'Inquiry conditions' section of the Shinhan Bank America (DEV) web interface. It features a dropdown menu for 'Account' set to 'All' and a red box labeled 'Inquiry' button. Below the button, there is a note: 'Decisions must be made between 9:00 a.m. and 6:00 p.m. Eastern Standard Time on a business day. All undecided items by 6:00 p.m. EST will be returned and unpaid.' There are two radio buttons: 'Total' (selected) and 'Reviewed'. Below this is an 'Exceptions Summary' section with a dropdown menu (set to 'v'), and buttons for 'Pay Selected', 'Return Selected', and 'Clear Selected'. A text box contains the instruction: '4. Inquiry (The list will not show any results until you click the "Inquiry"'. Below this is a table with columns: 'Decision \*\*', 'Account#', 'Check Number \*', 'Amount', and 'Paid Date'. A red box highlights the text 'Please set the inquiry condition.' in the table area.

### Positive Pay for Checks - Review Check Exceptions

- Select the account for exception items you'd like to review.
- You may choose to review all accounts at the same time.

1.Application | 2.Verification | 3.Completed

#### Inquiry conditions

Account: All

Inquiry

5. Once you see the result, make the decision as below

Decisions must be made between 00:00 a.m. Eastern Standard Time and 3:00 p.m. local time on a business day.

Please make sure to

- Total
- To Review

You may make decision for multiple checks at once by checking the boxes and using these buttons on top. Users must still process it to the "next step" to finalize the decision.

#### Exceptions Summary

Decision **	Account#	Check Number *	Amount	Paid Date	Entered Type	Entered Account	Entered Check#	Entered Payee	Entered Amount	Entered Issued Date
<input type="checkbox"/> Select	70	0000000143	20.00	10/17/2024	I	700	145	145 PAYEE1 145 PAYEE2	20.00	10/16/2024
<input type="checkbox"/> Select	70	0000000144	10.00	10/17/2024					0.00	
<input type="checkbox"/> Select	70	0000000144	15.00	10/17/2024					0.00	
<input type="checkbox"/> Select	70	0000000134	15.00	10/17/2024	I	700	134	135 PAYEE	10.00	10/16/2024

\* Click on a check number to see image.  
\*\* If you need to return an item for a reason other than "Unauthorized", please contact your branch

Go to Summary | Next step

Deposited Check Information

Previously registered Check Information

\*Check information in blue box is what was deposited and the Check information in red box is how you registered. Please compare these two for each item in addition to the check image before making the final decision to pay to ensure there aren't any kind of fraudulent activity attempted.

#### Exceptions Summary

Decision **	Account#	Check Number *	Entered Account	Entered Check#
<input type="checkbox"/> Pay	700-000-550...	000617...	700-000-550...	6172024
<input type="checkbox"/> Pay	700-000-550...	000617...	700-000-550...	6172024
<input type="checkbox"/> Pay	700-000-550...	0000001234		

Please double-check the registered check information against the actual check details. Would you like to proceed with the transaction?

yes | no

\*If the user attempts to "Pay" the check that doesn't have previously registered information or mismatching information, a pop up will display to confirm.



## G. Manage registered checks

The screenshot shows the Shinhan Bank America (DEV) interface. The top navigation bar includes 'Cash Management', 'Payment/Transfer', 'Product & Service' (highlighted with a red box and labeled '1'), and 'Settings'. A dropdown menu is open under 'Product & Service', showing options like 'Loan', 'Check management', 'Virtual Account', 'Exchange Rate' (labeled '2'), and 'Fraud Prevention Services' (highlighted with a red box). A sub-menu is open under 'Fraud Prevention Services', showing options like 'Summary', 'Positive Pay for Checks - Enter Checks', 'Positive Pay for Checks - Review Check Exceptions', 'Positive Pay for Checks - Manage Entered Checks' (highlighted with a red box and labeled '3'), 'ACH Transaction Blocker - Enter ACH', 'ACH Transaction Blocker - Review ACH Exceptions', 'ACH Transaction Blocker - Manage Entered ACH', and 'Fraud Prevention Services - See Reports'. The main content area is titled 'Positive Pay for Checks - Review Check Exceptions' and includes a search conditions section with a dropdown for 'Account' set to 'All' and a 'Search' button. Below the search section, there is a 'Decisions must be made between 9:00 a.m. and 6:00 p.m. Eastern Standard Time on a business day. All undecided items by 6:00 p.m. EST will be returned and unpaid.' section and an 'Exceptions Summary' table.

The screenshot shows the Shinhan Bank America (DEV) interface. The top navigation bar includes 'Cash Management', 'Payment/Transfer', 'Product & Service', and 'Settings'. The breadcrumb trail is 'HOME > Product & Service > Fraud Prevention Services > Positive Pay for Checks - Manage Entered Checks'. The main content area is titled 'Positive Pay for Checks - Manage Entered Checks' and includes a progress bar with three steps: '1.Application' (highlighted in blue), '2.Verification', and '3.Confirmation'. Below the progress bar, there is a 'Search Conditions' section with a dropdown for 'Account' set to '700-0(..... (PURPOSE FOR USE, INTERNET BANKING TEST )' and a 'Search' button. Below the search section, there is a message: 'This is the list of Entered Checks that have not been cleared yet. You can update entered check information or delete a check from this pending checks list.' Below the message, there is a table with the following columns: 'Type', 'Account', 'Check #', 'Payee', 'Payee 2', 'Amount', and 'Issued Date'. The table contains one row with a checked checkbox in the first column, 'Issued' in the 'Type' column, '700-01' in the 'Account' column, '53' in the 'Check #' column, and '1.00' in the 'Amount' column. Below the table, there are two buttons: 'Go to Summary' and 'Delete' (highlighted with a red box and labeled '4').

	Type	Account	Check #	Payee	Payee 2	Amount	Issued Date
<input checked="" type="checkbox"/>	Issued	700-01	53			1.00	10/27/2022

## H. ACH Transaction Blocker - Register authorized ACH trx

The screenshot shows the Shinhan Bank America (DEV) interface. The top navigation bar includes 'Cash Management', 'Payment/Transfer', 'Product & Service', and 'Settings'. The 'Product & Service' menu is expanded, showing options like 'Loan', 'Check management', 'Virtual Account', 'Fraud Prevention Services', and 'Exchange Rate'. The 'Fraud Prevention Services' menu is further expanded, showing 'ACH Transaction Blocker - Enter ACH', 'ACH Transaction Blocker - Review ACH Exceptions', 'ACH Transaction Blocker - Manage Entered ACH', and 'Fraud Prevention Services - See Reports'. The 'ACH Transaction Blocker - Enter ACH' option is highlighted with a red box and a callout '3'. The background shows the 'Positive Pay for Checks - Review' page with a '1.Application' button highlighted in blue and a callout '1'. The 'Search Conditions' section has a dropdown menu for 'Account' set to 'All' and a callout '2' pointing to the 'Fraud Prevention Services' menu item.

The screenshot shows the 'ACH Transaction Blocker - Enter ACH' form. The breadcrumb trail is 'HOME > Product & Service > Fraud Prevention Services > ACH Transaction Blocker - Enter ACH'. The form title is 'ACH Transaction Blocker - Enter ACH'. Below the title, there are instructions: 'Enter your ACH manually. Please complete all fields below.' and 'ACH transactions will be allowed based on the list of Originators you have registered. Other transactions from unknown Originators will be classified as exceptions.' The form has three steps: '1.Application', '2.Verification', and '3.Confirmation'. The '1.Application' step is active. The form fields are: '\* Account #' (700-0 (PURPOSE FOR USE, INTERNET BANKING TEST)), '\* Originator's Name', '\* Routing Number', '\* Company ID', and '\* Allow' (Debit-This service will only compare debit entries.). The 'Add Rows' button is highlighted with a red box and a callout '5'. The 'Delete Rows' button is also visible. The bottom of the form has a table with columns: 'Verification', 'Verification error details', 'Account #', 'Originator's Name', 'Routing Number', 'Company ID', and 'Allow'. The 'Add Rows' button is also highlighted with a red box and a callout '5'.

\* Originator's name  
  
 \* Routing Number  
  
 \* Company ID  
  
 \* Allow      Debit-This service will only compare debit entries.

Verification	Verification error details	Account #	Originator's Name	Routing Number	Company ID	Allow
<input type="checkbox"/>			SHIN HAN KIM	322271627	00000213837	D
Total						
Total Count						1
Number of cases on standby						0
Normal number of cases						1
Number of error cases						0

**5**

**\* . ACH also may be registered in BULK by using the template.**

Verification	Verification error details	Account #	Originator's Name	Routing Number	Company ID	Allow
<input checked="" type="checkbox"/>			SHIN HAN KIM	322271627	00000213837	D
Total						
Total Count						1
Number of cases on standby						0
Normal number of cases						1
Number of error cases						0

**6**      **7**

### ACH Transaction Blocker - Enter ACH

- Enter your ACH manually. Please complete all fields below.
- ACH transactions will be allowed based on the list of Originators you have registered. Other transactions from unknown Originators will be classified as exceptions.

1.Application | **2.Verification** | 3.Confirmation

Information you've entered

Account #	Originator's Name	Routing Number	Company ID	Allow
.....	SHIN HAN KIM	322271627	00000213837	D

Back | **Next**

8

### ACH Transaction Blocker - Enter ACH

- Enter your ACH manually. Please complete all fields below.
- ACH transactions will be allowed based on the list of Originators you have registered. Other transactions from unknown Originators will be classified as exceptions.

1.Application | 2.Verification | **3.Confirmation**

**Completed**  
 You have successfully made the following changes.  
 Please print this page for your record.

ACH transactions that meet the below criteria will be allowed on your account. In the meantime, ACH transaction that are not included here will be blocked and made available for review at Review ACH Exceptions page.

Account #	Originator's Name	Routing Number	Company ID	Allow
.....	SHIN HAN KIM	322271627	00000213837	D

Go to Summary | Continue

Act...  
Go to settin

# I. Making decisions for ACH Exceptions

The screenshot shows the Shinhan Bank America (DEV) website interface. The top navigation bar includes 'Cash Management', 'Payment/Transfer', 'Product & Service', and 'Settings'. The 'Product & Service' menu is expanded, showing options like 'Loan', 'Check management', 'Virtual Account', 'Fraud Prevention Services', and 'Exchange Rate'. The 'Fraud Prevention Services' menu is further expanded, showing 'Summary', 'Positive Pay for Checks - Enter Checks', 'Positive Pay for Checks - Review Check Exceptions', 'Positive Pay for Checks - Manage Entered Checks', 'ACH Transaction Blocker - Enter ACH', 'ACH Transaction Blocker - Review ACH Exceptions', and 'ACH Transaction Blocker - Manage Entered ACH'. The 'ACH Transaction Blocker - Review ACH Exceptions' option is highlighted with a red box and labeled '3'. A '1' is placed over the 'Product & Service' menu, and a '2' is placed over the 'Fraud Prevention Services' menu.

The screenshot shows the 'ACH Transaction Blocker - Review ACH Exceptions' page. The breadcrumb trail is 'HOME > Product & Service > Fraud Prevention Services > ACH Transaction Blocker - Review ACH Exceptions'. The page includes a 'Search Conditions' section with a dropdown menu for 'Account' set to 'All'. An 'Inquiry' button is highlighted with a blue box and labeled '5. Must click "Inquiry" to see the review list.' Below the 'Inquiry' button, there is a table with columns for 'Total' and 'To Review'. The 'Exceptions Summary' section is highlighted with a red box and labeled '6. Once the list shows, please review the information thoroughly before making decision.' The table has columns for 'Decision', 'Account', 'Company Name', 'Routing #', 'Company ID', 'SEC Code', 'Credit / Debit', and 'Amount'. A 'Next' button is highlighted with a blue box and labeled '7'.

\*ACH will also show previously entered information on the side of the actual received debit ACH. Please compare both information to ensure it is the proper transaction that the user allowed.