



**BANC OF  
CALIFORNIA**

## Positive Pay

# Quick Reference Guide

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October 2021

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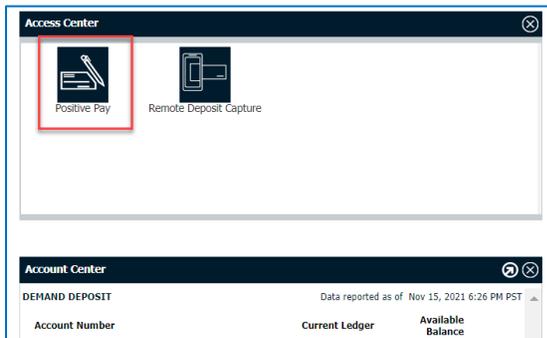
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## Important Change for Pacific Mercantile Bank Clients

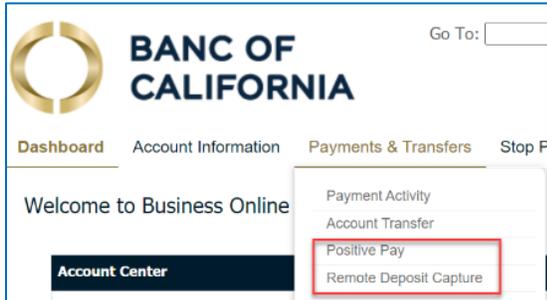
Banc of California Positive Pay is set to return all exceptions (checks and ACH) that don't match if a decision isn't made. **That means you must approve an exception item by 12 p.m. Pacific Time if you wish to have the item paid.** Your previous system might have been set to automatically pay exception items unless you told the system to not pay the item.

## Navigate to Positive Pay

All users with access to Positive Pay can link to Positive Pay from the Access Center on the Business Online Pro Dashboard:



If you use a browser like Chrome, you can also find the link to Positive Pay link under the Payments & Transfers Menu.



Secure Browser Users don't have the Positive Pay link in the Payments & Transfers menu, but they will see the link on the first page after login.



## Submit Issued Check File

In the left menu, select Submit Issued Check file.

### Creating an Issued Check File

There are two options for creating issued check files:

1. Export a check issued file from your companies software used to issue checks or log issuance of checks.
2. Manually create a file of issued checks in Excel or one of the other supported file types listed below.

### Supported File Types

The following file types are supported for issued check files:

1. Delimited text files
2. Microsoft Excel files (Including .XLSX files)
3. Fixed-width text files

### Required Information

The following information must be supplied for each issued check:

1. Issued Date – the date the check was issued (recommended format mm/dd/yyyy)
2. Check Number – the check’s serial number
3. Check Amount – the amount of the check using a decimal to indicate dollars and cents

### Optional Information

The following information may optionally be supplied for each issued check:

1. Record Type – “I” for issued check, “V” for voided check
2. Client/Account ID – a bank assigned value that represents the checking account
3. Account Number – the drawing bank account number printed on the check
4. Payee Name – name in the payee line of the check (required for payee match positive pay service)

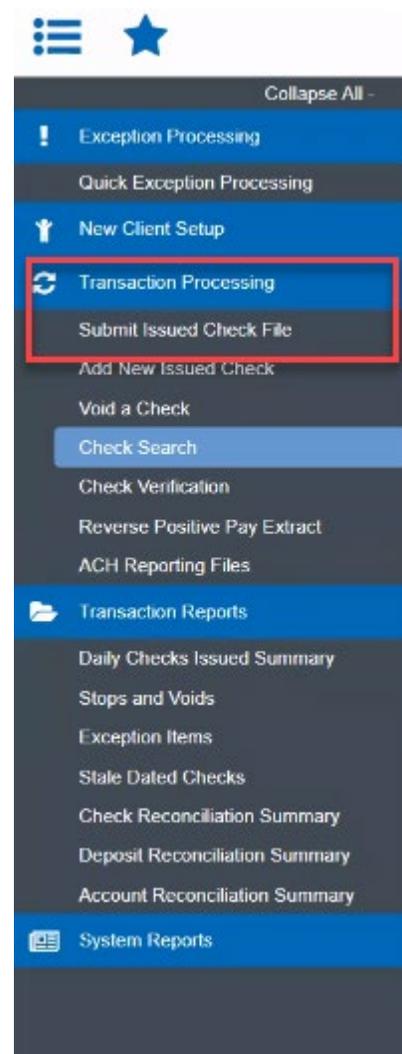
### File Submission

There are two options for submitting issued check files:

1. Uploaded from a local drive by your authorized users in Business Online Banking
2. Automatic transmission from your network using Secure File Transfer

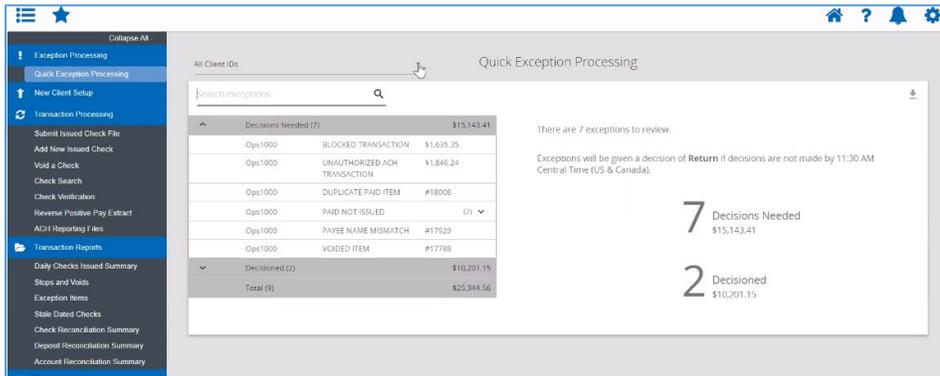
### File Mapping

Banc of California’s Treasury Management Support team will work with you to identify the location of required and optional check information within your file and create a file mapping template that is used each time you submit a new issued check file.



# Quick Exception Screen

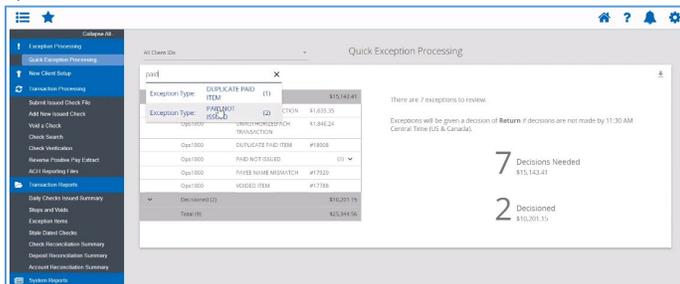
Items are summarized in the grid with summary statistics to the right.



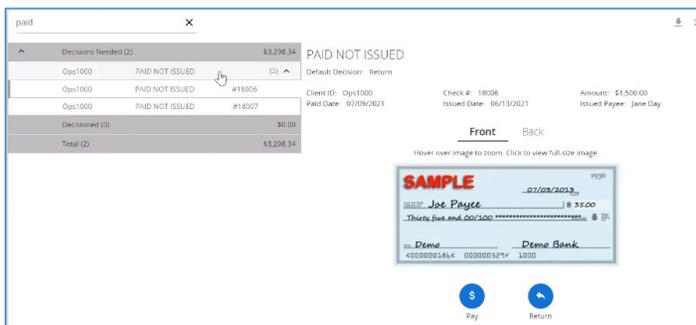
The search bar has a new filter to search by transaction status, which can be used to help distribute workload.

Example:

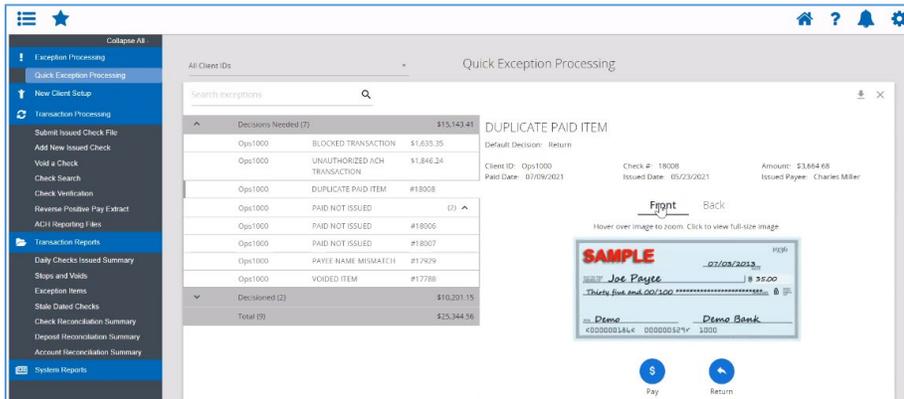
- 1) Search for Paid
- 2) Select Paid Not Issued



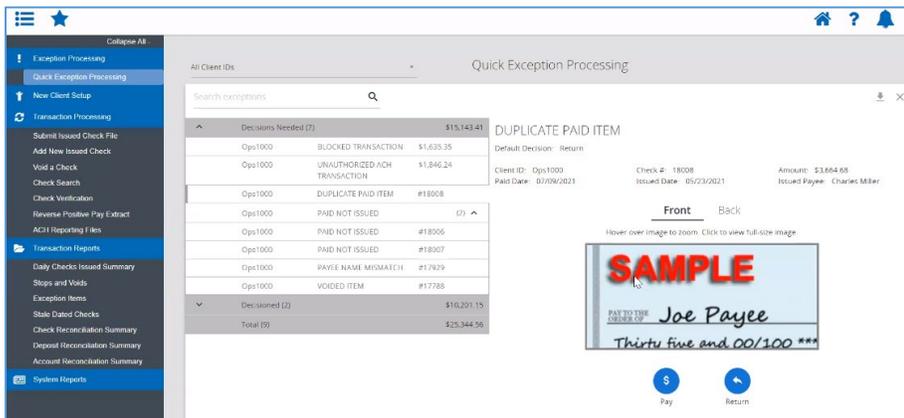
The grid displays the transactions in that status



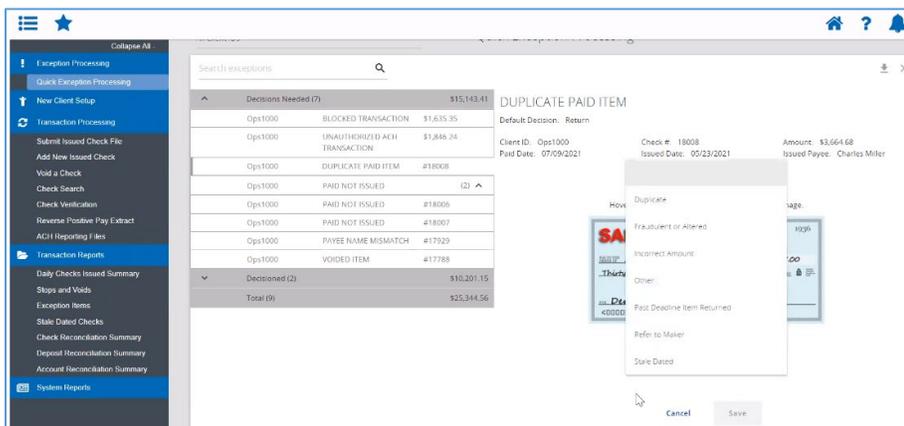
The check image, front and back, is embedded in the same screen, click the word “Front” or “Back” to view each side of the check. This reduces the number of clicks to view the check.



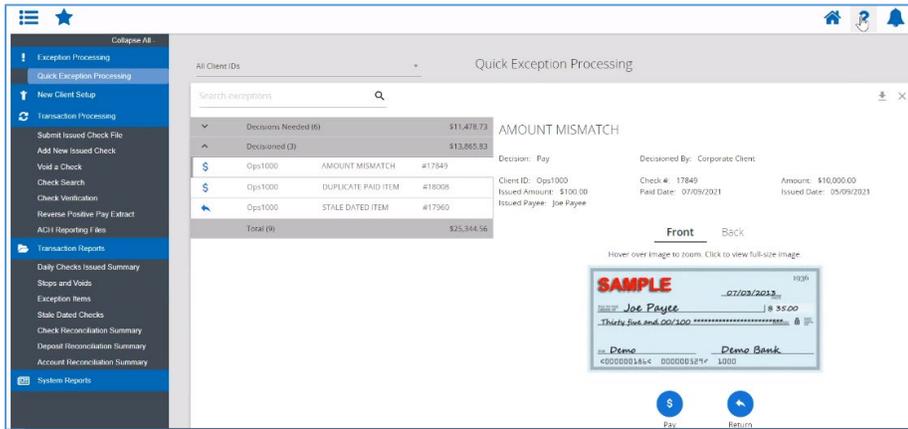
Additionally, hovering your mouse over the image will magnify it.



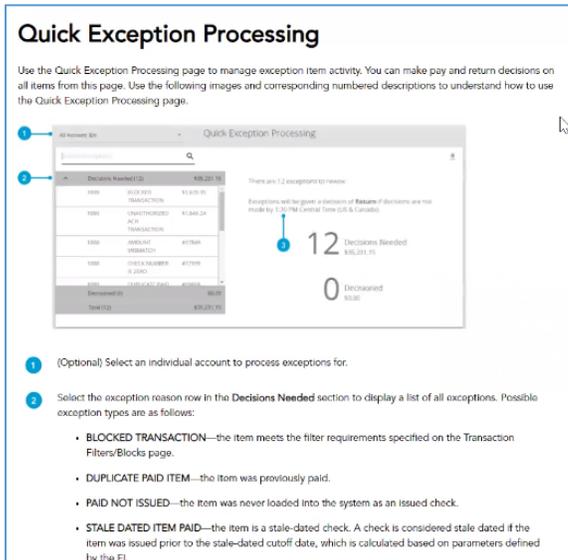
You can choose “Pay” or “Return” if you choose return, the Reason dropdown automatically shows. Select a reason and click “Save” or “Cancel.”



If you choose Pay, the item automatically moves to the Decided area (note the Decided number increased to 3)



Clicking the “?” in the upper right corner will display the embedded help documentation for the screen:

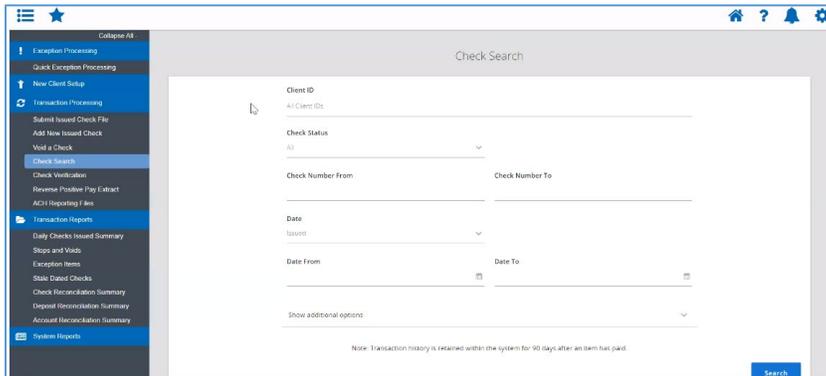


**Cutoff Time:** Exceptions will be given a decision of “Return” if no decision has been made by 12:00PM PT. At that time, an automated “Return” decision is made on all unresolved items.

The Bank is not obligated to change the automated decision, but will make a best effort to accommodate requests. To request a change, call Client Services at 855-351-2262 (BANC).

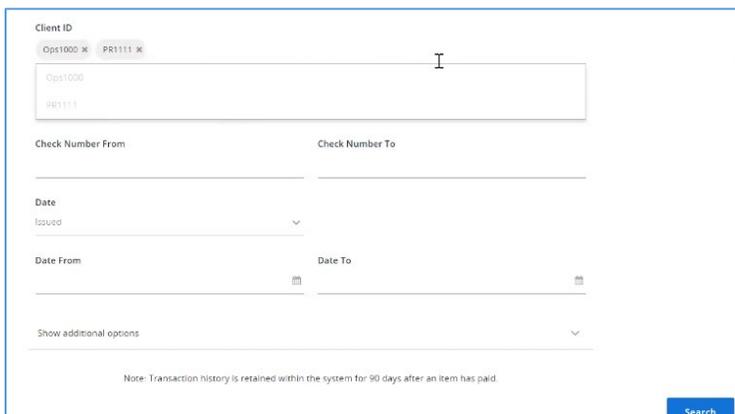
## Reporting:

Reporting offers multiple options to find the date you are looking for.



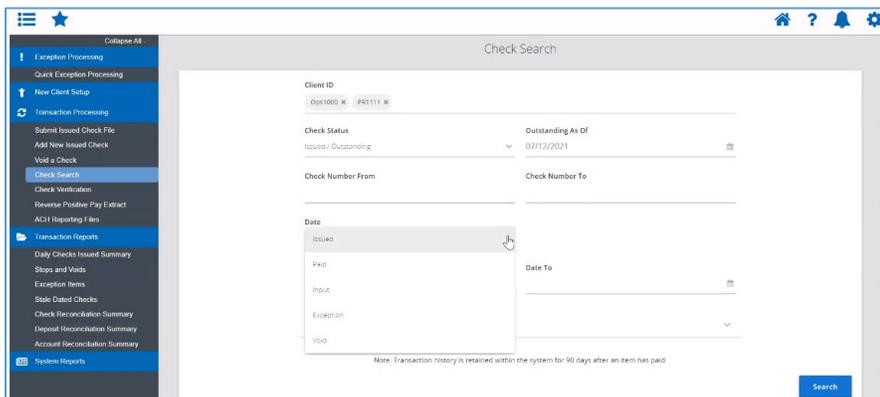
The screenshot shows the 'Check Search' interface. On the left is a navigation menu with categories like 'Exception Processing', 'Transaction Processing', 'Transaction Reports', and 'System Reports'. The main area contains search criteria fields: 'Client ID' (with a dropdown for 'All Client IDs'), 'Check Status' (with a dropdown for 'All'), 'Check Number From' and 'Check Number To' (text input fields), 'Date' (with a dropdown for 'Issued'), 'Date From' and 'Date To' (text input fields with calendar icons), and a 'Show additional options' dropdown. A 'Search' button is at the bottom right. A note at the bottom states: 'Note: Transaction history is retained within the system for 90 days after an item has paid.'

Choose as many accounts as you want.



This close-up shows the 'Client ID' search field. It contains two selected accounts: 'Ops1000' and 'PR1111'. Below the field are the 'Check Number From' and 'Check Number To' fields, the 'Date' dropdown (set to 'Issued'), and the 'Date From' and 'Date To' fields. A 'Search' button is at the bottom right. The same note about 90-day retention is visible at the bottom.

The system has a single search screen with additional input parameters.



This screenshot shows the 'Check Search' interface with the 'Date' dropdown menu open. The dropdown lists options: 'Issued', 'Paid', 'Input', 'Exception', and 'Void'. The 'Issued' option is currently selected. Other search criteria are visible: 'Client ID' (Ops1000, PR1111), 'Check Status' (Issued / Outstanding), 'Outstanding As Of' (07/12/2021), and 'Check Number From' and 'Check Number To' fields. A 'Search' button is at the bottom right. The note about 90-day retention is at the bottom.

The search results columns is customizable by clicking the column icon in the upper right part of the screen and checking the columns. The system will remember the layout settings each user selects, so it will be just as they left it when they reopen the search.

The screenshot displays a web application interface for 'Check Search'. On the left is a navigation sidebar with categories like 'Exception Processing', 'Transaction Processing', 'Transaction Reports', and 'System Reports'. The main area shows a table of search results with columns: Client ID, Check Number, Amount, Issued Payee, Issued Date, Paid Date, and Current Status. A dropdown menu on the right allows users to customize which columns are displayed, with checkboxes for Client ID, Check Number, Amount, Issued Payee, Issued Date, Paid Date, Current Status, Input Date, Exception Date, and Void Date. The table shows 10 rows of data, including a total amount of \$492,936.83. At the bottom, it indicates 'Showing 10 of 139 results'.

Client ID	Check Number	Amount	Issued Payee	Issued Date	Paid Date	Current Status
0001000	234	\$134,234.00	Daniel Taylor	03/05/2021		Issued
0001000	17866	\$4,764.26	Gabriela Miller	04/28/2021		Issued
0001000	17873	\$3,004.44	Julia Miller	06/21/2021		Issued
0001000	17878	\$3,874.92	Fred Johnson	07/05/2021		Issued
0001000	17870	\$3,868.13	Southwest Airlines	03/11/2021		Issued
0001000	17868	\$3,751.15	William Martinez	01/14/2021		Issued
0001000	17885	\$3,437.58	Alexa Williams	04/23/2021	04/25/2021	Issued
0001000	17875	\$3,350.81	Chloe Miller	02/28/2021		Issued
0001000	17869	\$3,364.80	Starbucks	03/10/2021		Issued
0001000	17883	\$3,338.12	FedEx	01/10/2021		Issued
		<b>\$492,936.83</b>				