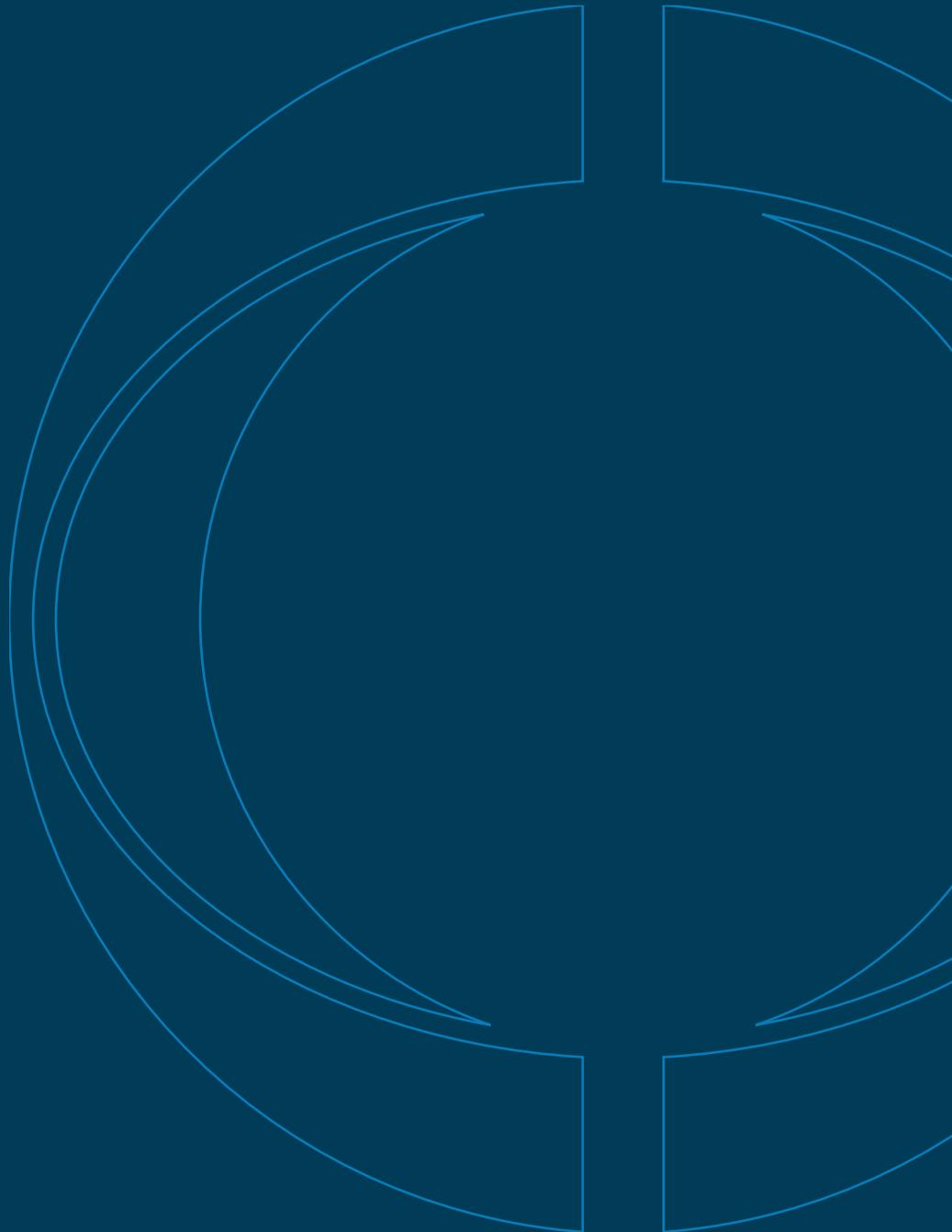


USER GUIDE:  
**POSITIVE PAY**



# User Guide: Positive Pay

## About Positive Pay

Positive Pay compares posted check information with your issued check information such as check number and amount. The service creates exceptions if discrepancies are found. Positive Pay does not verify funds availability (i.e., account balances) when processing checks.

## Check Exceptions

Check exceptions are checks that are presented for payment that differ from the reconciliation file provided by the company.

## Check Exceptions Reasons

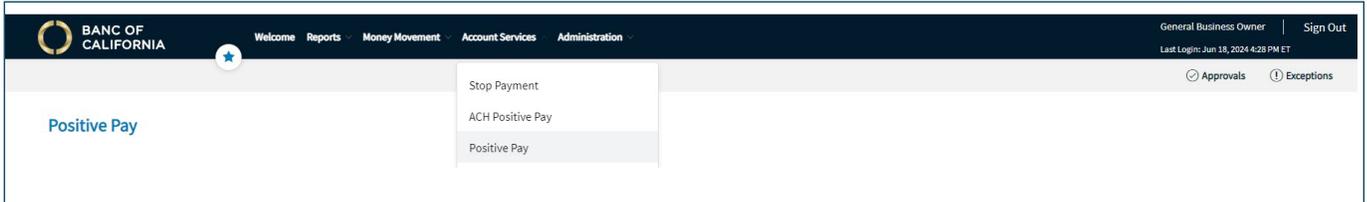
Checks can differ from the reconciliation file for several reasons.

EXCEPTION REASON	DESCRIPTION
Duplicate Item	Two or more checks paid with the same check number.
Amount Mismatch	The paid check amount and the issued amount are not the same.
Future Dated	The check was paid on a date earlier than when it was issued.
Posted Against Void	A paid check matched a voided issue.
No Issue Found	A paid check had no matching issue.
Serial Error	A paid check is missing a serial number. For example, the serial number may not have been correctly read during processing.
Posted Against Stop	A paid check matched a stopped issue.
Payee Mismatch	The payee name does not match what is in the reconciliation file.

# Making Decisions on Check Exceptions

Company users can make pay or return decisions on check exceptions.

- 1 Click **Account Services > Positive Pay > Manage exceptions** or click on **Exceptions** in the upper right-hand corner of the Welcome Screen.



- 2 Go to the **Check Exceptions Awaiting Decision** section to make a decision on one or more exceptions:

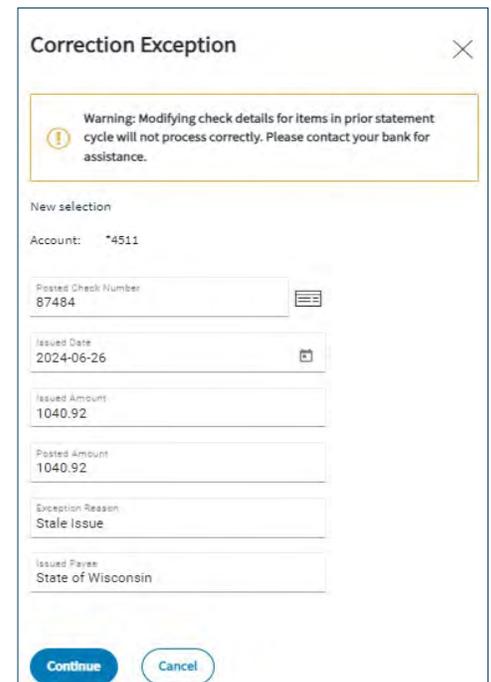
OPTION	DESCRIPTION
Make a decision on one exception	Click the <b>Select decision</b> link beside the exception on which you want to make a decision. Click a link in the decision pop-up window to choose an action.
Apply a decision to multiple exceptions	Select the exceptions on which you want to make a decision. Select and apply this decision to the selected exceptions and then click <b>Apply</b> .

- 3 Click **Continue**.
- 4 Verify the decision as needed and then click **Approve/Transmit**.  
Note: Decisions can be made from 7:00 a.m. to 4:00 p.m. ET.

## Correcting Check Exceptions

Company users can edit exceptions to correct discrepancies in the posted check information. Exceptions that are corrected automatically have a Correction decision applied to them.

- 1 Click **Account Services > Positive Pay > Manage exceptions**.
- 2 Click the icon beside the exception to correct.
- 3 Edit the **Posted Check Number** or **Issued Amount** (Specific Date, Posted Amount, Exception Reason and/or Issued; payee can be edited for internal records) and then click **Continue**.
- 4 Verify the correction as needed and then click **Continue**.
- 5 At the bottom of the page, click **Continue**.
- 6 Click **Approve/Transmit**.



Check Exceptions Awaiting Decision									
Decisions can be made from 9:00 AM to 12:00 PM ET. Checks converted to ACH electronic payments appear with 'ACH' besides the check number.									
<input type="checkbox"/>	Decision	Account	Check	Issued Date	Issued Amount	Amount Paid	Exception Reason	Payee	Approval Status
<input type="checkbox"/>	Select Decision	*4511	87484	06/26/2024	\$1,040.92	\$1,040.92	Stale Issue	State of Wisconsin	0 of 2 received

## Approving Check Exceptions

Check exceptions can be approved after decisions have been made on them.

- 1 Click **Account Services > Positive Pay > Manage exceptions.**
- 2 Go to the Check Exceptions Awaiting Approval section and **select the exceptions to approve by checking the box.**
- 3 Click **Continue** at the bottom of the page.
- 4 Verify exceptions as needed and click **Approve/Transmit.**

Manage Exception	Enter Issues/Voids	Import Issues	Import Decisions	Update Issues/Voids	Exception Decisions	Outstanding Issues/Voids	Stale Issues	Issue/Void Status	Corrected Exception
<b>Check Exceptions Awaiting Approval</b>									
Approvals for decisions can be made from 9:00 AM to 12:00 PM ET. Checks converted to ACH electronic payments appear with "ACH" besides the check number.									
<input type="checkbox"/>	Decision	Account	Check	Issued Date	Issued Amount	Amount Paid	Exception Reason	Payee	Approval Status
<input checked="" type="checkbox"/>	Pay	*4511	34464 <small>ACH</small>	06/22/2024	\$18,818.34	\$16,818.34	Amount Mismatch	Able Construction	1 of 2 received
<input type="checkbox"/>	Pay	*4321	72349 <small>ACH</small>	06/22/2024	\$895.46	\$895.46	Amount Mismatch		1 of 2 received
<input checked="" type="checkbox"/>	Return Payee	*4511	54465 <small>ACH</small>	06/23/2024	\$341.05	\$431.05	Amount Mismatch	State of Illinois	1 of 2 received
<input type="checkbox"/>	Return - Not Authorized	*4512	3685 <small>ACH</small>	06/24/2024	\$650.00	\$650.00	Account Mismatch	Able Construction	1 of 2 received

## Searching for Check Exceptions

- 1 Click **Account Services > Positive Pay > Exception Decisions.**
- 2 Search for exceptions that are pending decisions or approval by clicking the appropriate **Search exceptions** link.
- 3 Fill in or select one or more criteria options:

OPTION	DESCRIPTION
Account	The account number.
Date (Date decision applied)	Specific date/ Date range/ Previous business day.
Decision Option	Include all decisions/ Paid only/ Return Only/ Collection only.

- 4 Click **Generate Report.**

**Positive Pay**

Manage Exception   Enter Issues/Voids   Import Issues   Import Decisions   Update Issues/Voids   Exception Decisions

**Search Exception Decisions**

Up to 18 months of data are available; a maximum of three months may be retrieved during a single search.

View: All Accounts

Account:

**Date**  
(Date decision is applied)

Specific date

Date range

Previous business day

**Decision Option**

Include all decisions

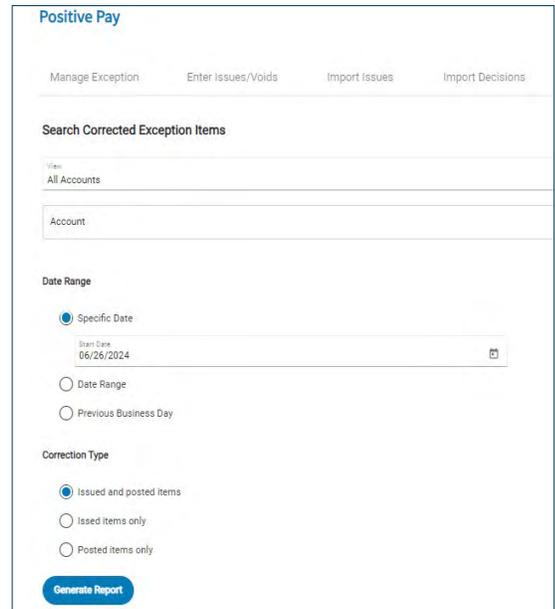
Paid only

Return only

Collection only

## Searching for Corrected Check Exceptions

- 1 Click **Account Services > Positive Pay > Corrected Exceptions**.
- 2 Select one or more Accounts options.
- 3 Select a **Date Range** option:
  - **Specific Date**
  - **Date Range**
  - **Previous Business Day**
- 4 Select a **Correction Type** option:
  - **Issued and posted items**
  - **Issued items only**
  - **Posted items only**
- 5 Click **Generate Report**.



The screenshot shows the 'Positive Pay' interface with the following elements:

- Navigation tabs: Manage Exception, Enter Issues/Voids, Import Issues, Import Decisions
- Section: Search Corrected Exception Items
- View: All Accounts
- Account: (empty input field)
- Date Range:
  - Specific Date (Start Date: 06/26/2024)
  - Date Range
  - Previous Business Day
- Correction Type:
  - Issued and posted items
  - Issued items only
  - Posted items only
- Generate Report button

## About File Import Definitions

- File import definitions outline the format for imported files.
- File import definitions can be delimited or fixed.
- A delimited file is a flat text file consisting of data items separated by a specific character.
- A fixed file is a text file consisting of data that has specific lengths and positions.

## Adding a Delimited File Import Definition for Check Issues

- 1 Click **Account Services > Positive Pay > Import issues**.
- 2 Click the **Add a file definition** link.
- 3 Fill in or select the Description options.

OPTION	DESCRIPTION
Definition name	The name of the definition (up to 20 alphanumeric characters).
Description	Information about the definition (up to 20 alphanumeric characters).
File contents	Issues.
File type	Delimited.

- 4 Click **Next**.

(Cont'd on next page)

## (cont'd) Adding a Delimited File Import Definition for Check Issues

5 Fill in or select the Characteristics options:

OPTION	DESCRIPTION
Field delimiter	The character used to separate the data: comma (,), dash (-), semicolon (;), or tab.
Text qualifier	Information about the definition (up to 20 alphanumeric characters).
Amount format (if applicable)	A single or double quote placed on either side of the text so that if a data field includes a character such as a comma, it is not considered a field delimiter. For example, if a file includes a company name like "Sample Company, Inc." the text qualifier ensures that the company name is not separated by the comma during the import process.
Date format (if applicable)	MMDDYY, MMDDYYYY, MM/DD/YY, MM/DD/YYYY, MM-DD-YY, MM-DD-YYYY, YYMMDD, YYYYMMDD, YY/MM/DD, YY-MM-DD or YYYY-MM-DD.

6 Click **Next**.

7 Optional: Select the Default Field Value options you want applied to all issues in the import file:

- **ABA/TRC**
- **Account**
- **Issue type: Issue or Void**
- **Issue action: Add or Delete**

8 Click **Next**.

9 Type the numeric order of the Position Number fields as they would appear in the file.

10 Click **Complete**.

11 Click **Add File Definition**.

## Adding a Fixed File Import Definition for Check Issues

1 Click **Account Services > Import issues**.

2 Click the **Add a file definition** link.

3 Fill in or select the Description options:

4 Click **Next**.

OPTION	DESCRIPTION
Definition name	The name of the definition (up to 20 alphanumeric characters).
Description	Information about the definition (up to 20 alphanumeric characters).

5 Fill in or select the Characteristics options:

6 Click **Next**.

OPTION	DESCRIPTION
Amount format (if applicable)	Decimal included (i.e., 123.00) or Decimal not included (i.e., 123). An applied decimal format is required if decimals are not included.
Date format (if applicable)	Information about the definition (up to 20 alphanumeric characters) YYYYMMDD, YY/MM/DD, YYMM-DD or YYYY-MM-DD.

(Cont'd on next page)

**(cont'd) Adding a Fixed File Import Definition for Check Issues**

**7** Optional: Select the Default Field Value options you want applied to all issues in the import file:

- **ABA/TRC**
- **Account**
- **Issue type: Issue or Void**
- **Issue action: Add or Delete**

**8** Click **Next**.

**9** Fill in the **Field Properties** fields:

OPTION	DESCRIPTION
Position Number	The numeric location of the field in the file.
Length	The numeric length of the field in the file.

**10** Click **Complete**.

**11** Click **Add File Definition**.

**Fixed Width Example**

Account Number	Check Date	MMDDYYYY	Amount	Decimal Implied	Payee Name
p000001234567891110836010220170000160932					Acme Rentals
000001234567891110837010220170000000500					Acme Supplies

Account Number	Check Date	MMDDYYYY	Amount	Decimal Implied	Payee Name
p00000123456789111083601021700006541.02					Acme Rentals
00000123456789111083701021700000004.67					Acme supplies

## ACH Positive Pay

ACH Positive Pay helps mitigate the risk of fraud by allowing company users to review ACH debit transactions and make decisions to pay or return them.

## Manage ACH Payment Decisions

Decisions are actions company users take on ACH payment exceptions that determine whether the exceptions are paid or returned.

Company users can make decisions on ACH exceptions from 8:00 a.m. to 6:00 p.m. ET.

ACH exceptions with a **Pay** decision are added to your list of originator company payment rules automatically. By default, the payment rule is set up with **No maximum** for the **Maximum Amount** and **ALL - Select All** for the **ACH Transaction Type** (ACH entry class).

OPTION	DESCRIPTION
Pay	A <b>Pay</b> decision has been made on the exception. All approvals are required before the decision is applied to the exception.
Return	A <b>Return</b> decision has been made on the exception. All approvals are required before the decision is applied to the exception.
Pending Decision	The decision window is still open and a decision has not been made.
Default	The bank-defined default decision, Return, was applied because a decision was not made on the exception or the decision was not fully approved during the decision window.

To better manage ACH payment exceptions, subscribe to the alerts below.

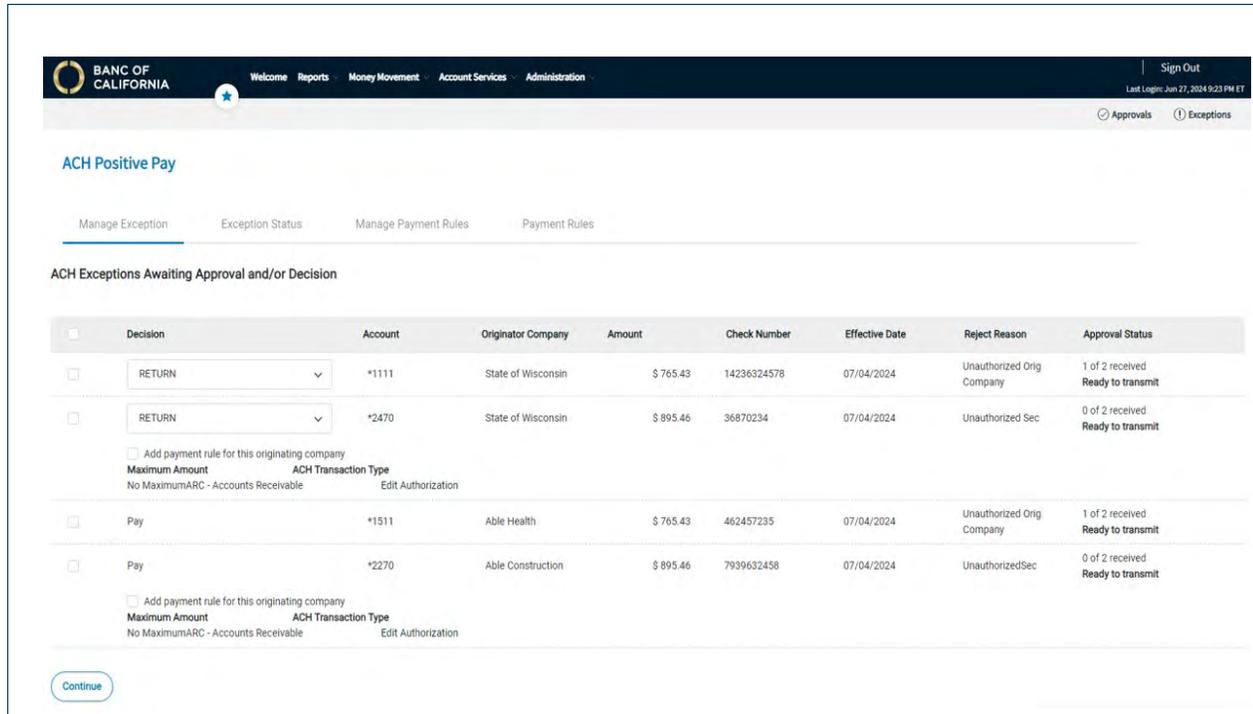
To subscribe, click on **Administration > Communication > Manage Exceptions > Manage Alerts**, or you can click on **Exceptions** at the top of any page.

- **ACH Positive Pay:** Notifies you when there are exceptions that require attention.
- **ACH Positive Pay Exception Reminder:** Notifies you an hour before the decision window closes that there are exception items that do not have decisions.

# Make a Decision on an ACH Exception

Decisions can be made on ACH exceptions from 8:00 a.m. to 6:00 p.m. ET. If a decision is not made on an exception during this time frame, then the default return decision is applied.

- 1 Click **Account Services > ACH Positive Pay > Manage Exceptions**, or you can click on **Exceptions** at the top of any page.

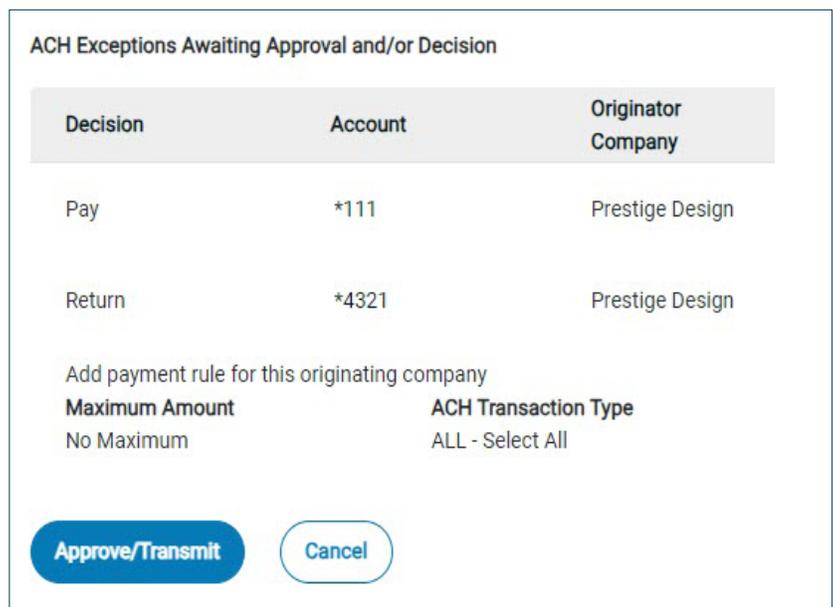


**ACH Exceptions Awaiting Approval and/or Decision**

<input type="checkbox"/>	Decision	Account	Originator Company	Amount	Check Number	Effective Date	Reject Reason	Approval Status
<input type="checkbox"/>	RETURN	*1111	State of Wisconsin	\$ 765.43	14236324578	07/04/2024	Unauthorized Orig Company	1 of 2 received Ready to transmit
<input type="checkbox"/>	RETURN	*2470	State of Wisconsin	\$ 895.46	36870234	07/04/2024	Unauthorized Sec	0 of 2 received Ready to transmit
<input type="checkbox"/> Add payment rule for this originating company <b>Maximum Amount</b> <b>ACH Transaction Type</b> No MaximumARC - Accounts Receivable      Edit Authorization								
<input type="checkbox"/>	Pay	*1511	Able Health	\$ 765.43	462457235	07/04/2024	Unauthorized Orig Company	1 of 2 received Ready to transmit
<input type="checkbox"/>	Pay	*2270	Able Construction	\$ 895.46	7939632458	07/04/2024	UnauthorizedSec	0 of 2 received Ready to transmit
<input type="checkbox"/> Add payment rule for this originating company <b>Maximum Amount</b> <b>ACH Transaction Type</b> No MaximumARC - Accounts Receivable      Edit Authorization								

[Continue](#)

- 2 Click the checkbox beside each exception on which you want to make a decision.
- 3 Select a **Decision: Pay or Return**. For **Pay** decisions, click the edit icon to change the **Maximum Amount** and/or the **ACH Transaction Type**. To remove the automatic payment rule, clear the **Add payment rule for this originating company** checkbox.
- 4 Click **Continue**.
- 5 Review the exceptions as needed and then click **Approve/Transmit**.



**ACH Exceptions Awaiting Approval and/or Decision**

Decision	Account	Originator Company
Pay	*111	Prestige Design
Return	*4321	Prestige Design

Add payment rule for this originating company  
**Maximum Amount**      **ACH Transaction Type**  
 No Maximum      ALL - Select All

[Approve/Transmit](#)      [Cancel](#)

## Add an ACH Payment Rule

A payment rule prevents future exceptions from being generated for an originating company. Payment rules can be added, edited and deleted via the Manage Exceptions page during the ACH exception decision window.

Payment rules can be added from 8:00 a.m. to 6:00 p.m. ET.

- 1 Click **Account Services > ACH Positive Pay > Manage Payment Rules**.
- 2 Click the checkbox beside the payment rule you want to add and then click **Save Changes**.

## Change an ACH Payment Rule

- 1 Click **Account Services > ACH Positive Pay > Manage Payment Rules**.
- 2 Click the more actions icon (...) beside the payment rule you want to change and then click **Edit**.
- 3 Select a **No Maximum** option. If **Set a Maximum Amount** is selected, type a dollar amount in the adjacent field.
- 4 Select an **ACH transaction type**.
- 5 Click **Continue** and then **Save Changes**.

## Delete an ACH Payment Rule

- 1 Click **Account Services > ACH Positive Pay > Manage Payment Rules**.
- 2 Click the more actions icon (...) beside the payment rule you want to delete and then click **Delete**.
- 3 Click **Yes, Delete**.

ACH Positive Pay

Manage Exception    Exception Status    Manage Payment Rules    Payment Rules

<input type="checkbox"/>	Debit Account	Maximum Amount	ACH Transaction Type	Originator Company Name	Originator ID	Expires	Rule-Type	
<input type="checkbox"/>	*3002	No maximum	CCD	Prestige Design	3270518464	06/29/2024	One - Time	...
<input type="checkbox"/>	*3452	500	CCD	Prestige Design	3270518464	06/29/2024	Ongoing	Edit
<input type="checkbox"/>	*3425	No maximum	PPD	Prestige Design	3270518464	06/29/2024	Do Not Allow	Delete

## Delete an ACH Payment Block

If a payment rule has been added and you are still being requested to manage this ACH exception, you may need to delete the block.

**NOTE:** An ACH Payment Block can only be deleted if you have added a payment rule on the same account number.

- 1 Click **Account Services > ACH Positive Pay > Manage Payment Rules.**
- 2 Sort by Debit Account. If an account has a payment rule and the same account number shows a blank originator name and the originator ID shows all, you can delete that payment rule. This is what will cause all other ACH debit transactions to show as an exception.
- 3 Click the more actions icon (...) beside the payment rule you want to delete and then click **Delete.**

## View Existing Payment Rule

- 1 Click **Account Services > ACH Positive Pay > Payment Rules.**
- 2 Select an **Account Type.**
- 3 Select an **Account.**
- 4 Select an **ACH Originator Company: Include All Companies** or **Specific ACH Originator Company.** If applicable, click the **Select Company** drop-down and choose a company.
- 5 Click **Generate.**

**ACH Positive Pay**

[Manage Exception](#)   
 [Exception Status](#)   
 [Manage Payment Rules](#)   
 [Payment Rules](#)

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**Payment Rules Report Criteria**

Test Checking - Checking v

Search

Select All

Test Checking - Checking

PRESTIGE OPERATING ACCOUNT - Checking

**Exception Type**

Include All Companies  
 Specific ACH Originator Company

Originator Company  
Originator Company

**Generate**