

# Business Online Banking Positive Pay

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## Positive Pay (Checks)


Positive Pay helps to prevent check fraud by allowing companies examine questionable checks and make decisions to pay or return them. Positive Pay matches posted check information with check issue items like serial number and amount and creates exceptions if discrepancies are found. Positive Pay does not verify funds availability (i.e. account balances) when processing checks.

### Entering Issued Check Items

Adding Check Issues

1. Click **Account Services > Positive Pay**
2. Click **Enter Issues**
3. Complete the following fields:
  - Account
  - Check number
  - Amount
  - Issued date – The date on which the check was issued.
  - Issue type – Issue or Void
  - Payee – The name of the payee on the check
  - Sequential entry  
*Click this option if entering a sequence of check issue items. When this option is selected, the account information is pre-filled with the account from the previous entry and the check number is pre-filled with the next incremental check number.*
4. If entering sequential check issues, continue adding sequential check issue items until all items have been added.
5. Click **Continue**.
6. Verify the information and click the **Submit for approval** link or click **Add issue** (depending on your role).

[Issue Verification](#) 

 **Almost done. Please confirm the details below.**

[New Entry](#)

**Account Information**

Account: Test Account - Checking - \*9999

**Item Details**

Check Number: 101  
Amount: \$500.50  
Issued Date: 02/14/2022  
Issue Type: Issue  
Payee: Test Company, LLC

To submit this request without approving, click [Submit for approval](#).

## Importing Check Issue Files

Large quantities of check issues can be imported into the system through a file. The company user who imports a check issue file automatically has their approval applied to the file.

1. Click **Account Services > Positive Pay**
2. Click **Import issues**.
3. Select a file definition and then click **Continue**. Refer to “Adding a File Definition for Importing Check Files” for instructions to setup a file definition.

The screenshot shows the 'Positive Pay' interface with the 'Import Issues' tab selected. Below the navigation tabs, there are links for 'Add a file definition' and 'View the status of files imported in the last 40 calendar days'. A section titled 'File Definitions' contains a table with the following data:

Name	Description
Pos Pay CSV File Def	Checks Issued for Test Company, LLC

Below the table is a 'Continue' button.

4. Click **Browse** and select the file you want to import.
5. Click **Import file** to import the file and automatically apply your approval.

The screenshot shows the 'Import Confirmation' dialog box with a success message: 'The file has been successfully received and is being processed.' Below the message, there is a section titled 'Import another file' with the following details:

File Definition Name:	Pos Pay CSV File Def
Description:	Checks Issued for Test Company, LLC
File Name:	Test Company Upload v3.csv
File Type:	Delimited
Status:	To view the imported file processing status, go to <a href="#">File Import Status</a>

## Adding a File Definition for Importing Check Files

1. Click **Account Services > Import issues**
2. Click the **Add a file definition** link.
3. Complete the following **Description** fields and then click **Continue**:
  - Definition name: Enter the name of the definition (up to 20 alphanumeric characters).
  - Description: Enter information about the definition (up to 20 alphanumeric characters).
  - File contents: **Issues**.
  - File type: Select **Delimited**.

4. Complete the Characteristics fields and then click **Continue**:
  - Field delimiter: The character used to separate the data. It will be a comma (,), a dash (-), a semi-colon (;), or a Tab.
  - Text qualifier: A single or double quote that is 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.
  - Amount format: 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: Select the format that matches your file. (I.e. "04/23/2022" would use "MM/DD/YYYY")
5. Complete the Default Field Values (Optional) and then click **Continue**:
  - ABA/TRC
  - Account
  - Issue type: Issue or Void
  - Issue action: Add or Delete
6. Type the numeric order of the **Position Number** fields as they would appear in the file and then click **Add file definition**.
7. Click **Add File Definition**

**Description**

Definition Name: Pos Pay CSV File Def  
 Description: Checks Issued for Test Company, LLC  
 File Contents: Issues  
 File Type: Delimited

**Characteristics**

Field Delimiter: Comma (,)  
 Text Qualifier: Double Quote(")  
 Amount Format: Decimal included ( i.e. 123.00)  
 Date Format: MM/DD/YY

**Default Field Values (Optional)**

ABA/TRC: 122243402  
 Account: \*9999 - Test Account  
 Issue Type: Issue  
 Issue Action: Add

**Field Properties**

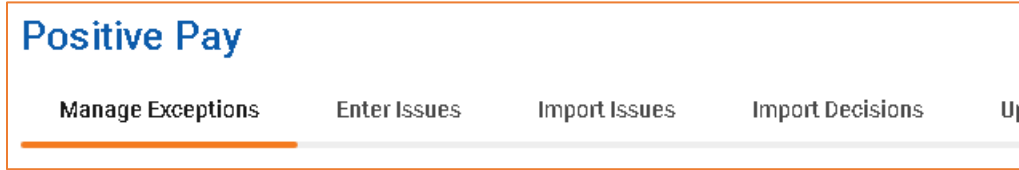
The field properties below describe the relative locations for the data in the record. "Not used" indicates that the field will not be present in the uploaded file.

Field Name	Position Number	Valid Field Properties
Check Number	1	Numeric only (0-9), 15 characters max
Amount	2	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	4	Numeric date in specified format (for example, MMDDYY)
Debit/Credit (Optional)		Debit, D, Credit, C
Payee	3	Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 96 characters max

## Making Decisions on Check Exceptions

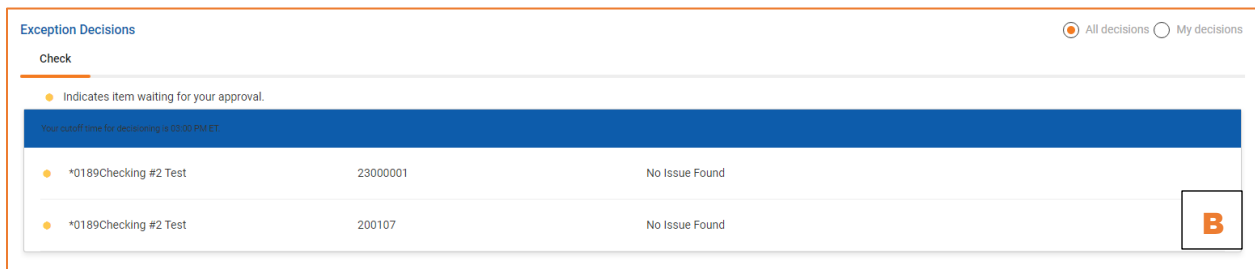
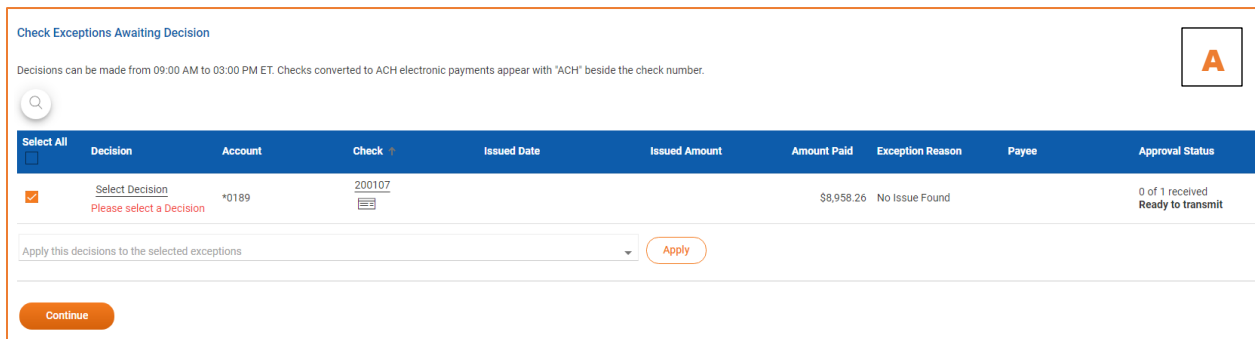
Company users can make pay or return decisions on check exceptions.

1. Click **Account Services > Positive Pay**
2. Click **Manage exceptions.**



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

Option	Description
A) Make a decision on one exception:	<ol style="list-style-type: none"> <li>1. Click the <b>Select decision</b> link beside the exception on which you want to make a decision.</li> <li>2. Click a link in the <b>Decision</b> column.</li> </ol>
B) Apply a decision to multiple exceptions:	<ol style="list-style-type: none"> <li>1. Select the exceptions on which you want to make a decision.</li> <li>2. Select an <b>Apply this decision to selected exceptions</b> option and then click <b>Apply</b>.</li> </ol>




4. Click **Continue**.
5. Verify the decision as needed and then click **Approve/Transmit**.

**Positive Pay**

Manage Exceptions   Enter Issues   Import Issues   Import Decisions   Update Issues   Exception Decisions   Outstanding Issues   Stale Issues   Issue Status

**Decision Confirmation**

 The decisions below have been transmitted successfully.

Checks that have been converted into an ACH electronic payment display with a check number.

**New Selection**

Approved/Transmitted: 02/17/2022 11:38:05 AM  
 Approved/Transmitted By: TESTKLEE

**Check Exceptions Approved**

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**Check Exceptions Decided**

Decision	Account	Check	Issued Date	Issued Amount	Amount Paid	Exception Reason	Payee	Approval Status
Return-Did Not Iss	*0189	23000001			\$500.00	No Issue Found		1 of 1 received Transmitted

### Cutoff Times for Decisions

**Company Users can make a *decision* on any Positive Pay Exception Item between 6:00a.m. and 12:00p.m. PST. Any items that have not been reviewed will be automatically returned.**

### Check Exception Reasons

Checks can differ from the reconciliation file for many reasons.

Exception Reason	Description
Duplicate Item	Two or more checks paid with the same serial 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.
Payee Mismatch	The payee name on the posted check does not match the issued item. This Exception Reason is only applicable to companies that have the Payee Positive Pay service.
Posted Against Stop	A paid check matched a stopped issue.

## ACH Positive Pay

ACH Positive Pay helps mitigate the risk of fraud by allowing you to review ACH exceptions and make decisions to pay or return them. An exception is any ACH debit transaction that is blocked because it did not match the criteria defined in your payment rules.

### ACH Exceptions

Company users can make decisions on ACH Exceptions between 6:00 a.m. and 12:00 p.m. PST.

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).

Decision	Description
Pay	A Pay decision has been made on the exception. All approvals are required before the decision is applied to the exception.
Return	A Return 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 financial organization-defined default decision was applied because a decision was not made on the exception or the decision was not fully approved during the decision window.

### Making Decisions on ACH Exception Items

**Decisions for ACH Exceptions can be made between 6:00 a.m. and 12:00 p.m. PST. If a decision is not made on an exception during this time frame, the item will be returned.**

1. Click **Account Services > Manage Exceptions**
2. Click the check box beside each exception on which you want to make a decision.
3. Select a **Decision** option: **PAY** or **RETURN**
  - For **PAY** decisions, click **Edit payment rule** link to change the Maximum Amount and/or the **ACH Transaction Type**.
  - To remove the automatic payment rule, de-select the **Add payment rule for this originating company** check box.
4. Click **Continue**
5. Review the exceptions as needed, then click **Approve/Transmit**.

### ACH Positive Pay

Manage Exceptions   Exceptions Status   Manage Payments Rules   Payment Rules

#### Verify Decisions

Checks that have been converted into an ACH electronic payment display with a check number.

ACH Decisions Selected for Approval/Transmit [Change Selections](#)

Decision	Account	Originator Company Name	Amount	Check Number	Effective Date ↑	Reject Reason	Approval Status
Pay	*1360	DNVRWTR SDPY	\$437.72		02/17/2022	Unauthorized ACH	0 of 1 received Ready to transmit

Add payment rule for this originating company

Maximum Amount	ACH Transaction Type
No Maximum	ALL

Transmit Cancel

### Managing ACH Payment Rules

Payment rules are conditions that determine whether transactions are debited from accounts or blocked. If a transaction matches a payment rule, it is processed automatically. If a transaction does not match a payment rule, an ACH Exception is created.

Payment rules can be added, edited, and deleted during the ACH exception decision window from 06:00 a.m. to 12:00 p.m. PST.

1. Click **Account Services > Manage payment rules**
2. Click the check box associated with the payment rule you want to add and then click **Save changes**.

### Manage Exceptions

To make a decision on an exception, choose an applicable decision, check the appropriate exceptions, and then click "Continue".


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

Decisions can be made from 8:00 AM to 03:00 PM ET. ACH exceptions with a "Pay" decision are automatically added to your list of authorized originators. Checks that have been converted into an ACH electronic payment display with a check number.

Select All	Decision	Account	Originator Company Name	Amount	Check Number	Effective Date	Reject Reason	Approval Status
<input type="checkbox"/>	Pay	*1360	DNVRWTR SDPY	\$437.72		02/17/2022	Unauthorized ACH	0 of 1 received Ready to transmit

Add payment rule for this originating company

Maximum Amount	ACH Transaction Type
No Maximum	ALL

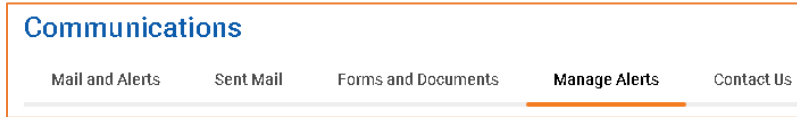




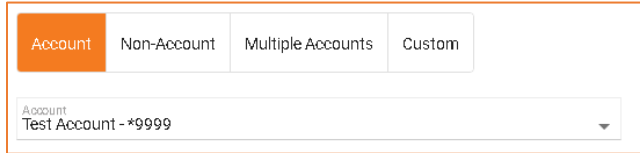
## Alerts

Company users should consider subscribing to the following alerts to better manage ACH payment exceptions.

1. Click **Administration > Communications**
2. Click **Manage Alerts**.



3. Select **Account**.
4. Select the appropriate account with Positive Pay access.



- **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.
  - **Positive Pay:** Notifies you when there are exceptions that require attention.
  - **Positive Pay Exception Reminder:** Notifies you an hour before the decision window closes that there are exception items that do not have decisions.
6. Select the preferred email and/or phone number and click **Add**.