



Positive Pay User Guide-Checks

Best Practices / User Responsibilities

- Exception Items must be decisioned by 2:00pm. If Exception Items are not decisioned by 2:00pm, Items will either be paid or rejected based upon the Critical Amount detailed in your agreement.
- Management of the decisioning process will be required every business day (Mon-Fri excluding Federal Holidays).
- When you have Exception Items, a summary email will be sent in the morning. Please notify us of any updates to contact information.
- Every morning, log into online banking and access the Positive Pay portal to review and decision exception items.
- Make sure at least two or more users have access to Positive Pay to cover the exception item decisioning process for time off and unexpected absences.
- Upload your outstanding item file in a timely manner (ideally directly after a check run).
- Input any manual checks into the system that same day.

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Critical Timeframes

9:00am EST-If Exception Items are present, the “Check Exception Item Report” is emailed.

9:00am EST-System is available for Exception Item processing and file uploads.

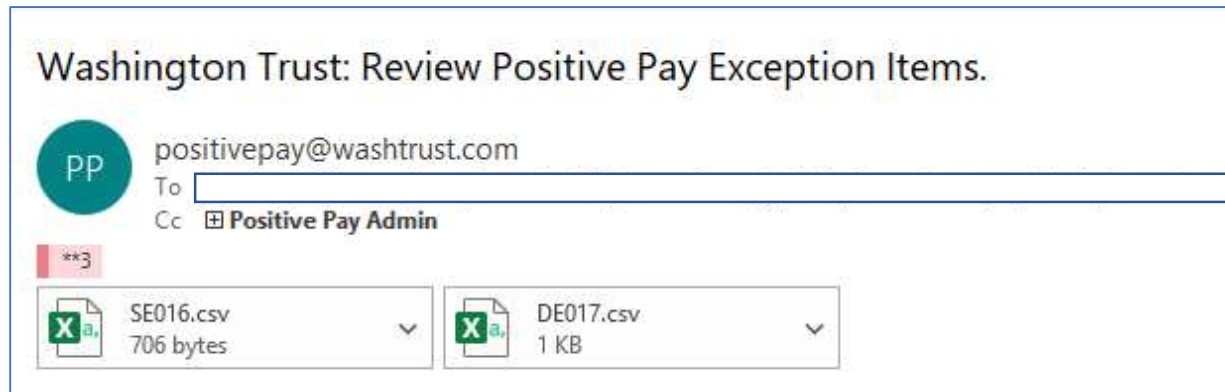
11:00am EST-If Exception Items have not been decisioned, a reminder email is sent.

1:00pm EST-If Exception Items have not been decisioned, a final notice email is sent.

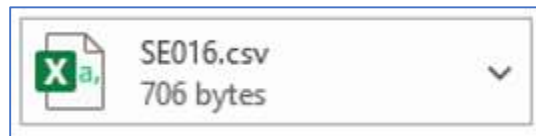
2:00pm EST-Exception Item decisioning cut-off. Items must either be accepted or rejected. Any outstanding items will be dispositioned according to the default criteria detailed within your Positive Pay agreement.

5:00pm EST-File upload cutoff. System will be available for uploads at 9:00am the next business day.

Daily Emails



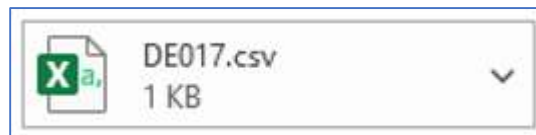
The first attachment will contain an overview of the day's activity.



The critical data is found in the “**# Not Reviewed**” column, which will detail whether an account has Exception Items that need attention.

	A	B	C	D	E	F	G	H	I	J	K
	Transit	Account	# Processed	# Not Processed	# Suspects	# Scrubbed	# Scrubbed Paid	# Scrubbed Returned	# Scrubbed Defer	# Adjusted	# Not Reviewed
1	11500858	*****8550	3	0	3	1	1	0	0	0	2
2	11500858	*****0270	12	0	2	0	0	0	0	0	2

The second attachment will give greater detail regarding each Exception Item.

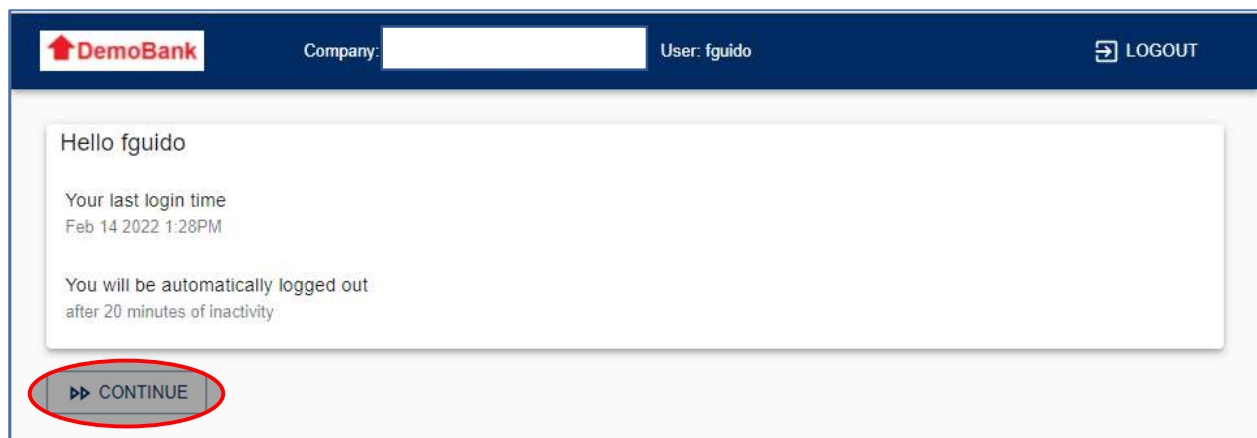


	A	B	C	D	E	F	G	H	I	J
	Transit	Account	Check No.	Amount	Posting Date	FI Trace	Status	Review State	Reason	Notes
1	11500858	*****8550	1975	64.75	1/12/2021	70302980	Not Reviewed	Reviewed	Item not in PositivePay file	0
2	11500858	*****8550	1982	30.16	1/12/2021	26010770	Not Reviewed	Reviewed	Item not in PositivePay file	0
3	11500858	*****0270	344	10529.31	1/12/2021	70061040	Not Reviewed	Reviewed	Item not in PositivePay file	0
4	11500858	*****0270	418	547.58	1/12/2021	27510170	Not Reviewed	Reviewed	Item not in PositivePay file	0



System Login

Log into online banking as you normally would, then follow the screens below.





File Upload and Manual Check Entry

File Uploads.

The first screenshot shows the DemoBank interface with the following elements:

- Header: DemoBank, Company: TEST, User: fguido, Thursday, April 7, 2022, 4:08:20 PM, LOGOUT
- Left Navigation: Home, Accounts (1), Company Profile, Profile, User Management, Contact Us
- Main Content: Selected: Transit: 011500858 Account: 11111111 Range: 1 - 9999999999 DESELECT
- Buttons: ACCOUNT ITEMS, BILLING INFO, STOP PAYMENTS, ISSUE ITEMS (3), ACH PP PARAMETERS
- Table: Rows per page: 10 1 of 1

Active	Transit	Account	Notes	Range Start	Range End
Yes	011500858	11111111 (2)		1	9999999999

The second screenshot shows the DemoBank interface with the following elements:

- Header: DemoBank, Company: TEST, User: fguido, Thursday, April 7, 2022, 4:16:25 PM, LOGOUT
- Left Navigation: Home, Accounts, Company Profile, Profile, User Management, Contact Us
- Main Content: Selected: Transit: 011500858 Account: 11111111 Range: 1 - 9999999999 DESELECT
- Buttons: ACCOUNT ITEMS, BILLING INFO, STOP PAYMENTS, ISSUE ITEMS, ACH PP PARAMETERS
- Section: Upload Items For Positive Pay
- Buttons: FILE HISTORY, APPROVE, UPLOAD ITEMS, BULK UPLOAD (4)
- Text: You have 226 minutes left to upload items before the end of day.
- Section: Bulk Upload
- Buttons: UPLOAD (6)
- Form: File Format: DNAP
- Form: Issue File: Choose File (5) Positive Pay Training.xlsx



Manual Check Entry.

1 Accounts

Selected: Transit: 011500858 Account: 11111111 Range: 1 - 9999999999

Rows per page: 10 **3** 1 of 1 |< < > >|

Active	Transit	Account	Notes	Range Start	Range End
Yes	011500858	11111111		1	9999999999

2

4

6

5

Item	Check Number*	Amount(\$)*	Check Date*	Payee*
1	123	100.00	March 30, 2022	Test Payee



Exception Item Decisioning

Option 1-Summary view.

1

2

3

4

1

2

3

4



Either decision items one at a time,
OR...

Scroll to the bottom of the page and decision all items at once.



Option 2-Expand All view.

Home 1

Daily Tasks CHECK SUSPECTS 2 ACH SUSPECTS PREFERENCES

Check Exceptions 1

You have 367 minutes left to disposition the exceptions.

Note: Pending checks reviewed by you are included in items count on this page.

☐ Include preferred accounts only

Transit	Account	Number of Unreviewed or Pending Exceptions
011500858	11111111	42

Home 1

Daily Tasks CHECK SUSPECTS 2 ACH SUSPECTS PREFERENCES

Check Exceptions 1

For each item select Pay or Return action. In case of Return select Return Reason. Enter optional Notes and click Save Changes.

Note: Pending checks reviewed by you are not presented on this page. Click item's check number to switch to the item's detailed view.

Notes

Rows per page: 200 1-42 of 42

Date	Trace	Check No.	Amount(\$)	Payee	Reason Rejected	Action	Return Reason
Transit:011500858 / Account:11111111							
2022/03/22	00000000000000000090921143101	8,449.88	Payee Not Verified	Item not in PositivePay file	None	None	None
2022/03/22	00000000000000000090921143101	8,449.88	Payee Not Verified	Item not in PositivePay file	None	None	None

4

View all items in all accounts on one page and decision them one at a time.