



Check Positive Pay

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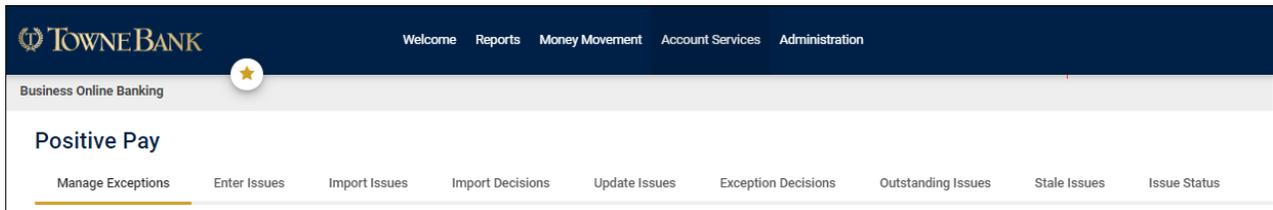
About Check Positive Pay Service

Use Check Positive Pay to help prevent check fraud by allowing company users to examine questionable checks and make decisions to pay or return them. Check Positive Pay matches posted check information with check issue items like serial number and amount and creates exceptions if discrepancies are found. Check exceptions are checks that are presented for payment that differ from the check issue information. Check Positive Pay does not verify funds availability (i.e. account balances) when processing checks.

To get started monitoring your checks, import or manually enter your outstanding check information and keep the list up to date each time you issue new checks. As your checks clear, you will be able to quickly identify any errors or discrepancies.

On the **Account Services** menu, click **Positive Pay** and then choose one of the following:

- **Manage exceptions** to view, modify or decision check exceptions.
- **Enter Issues** to enter issued items manually.
- **Import Issues** to upload a file containing issued checks to Business Online Banking.
- **Import decisions** to upload a file containing issued checks to Business Online Banking.
- **Update issues** to update the status of a check.
- **Exception decisions** to view decisions that were made on check exceptions.
- **Outstanding issues** to view all outstanding issued checks that have been uploaded into Business Online Banking by your company.
- **Stale issues** to view issues that are stale dated.
- **Issue status** to view the status of a check issued.



Check Exceptions

Check Exception 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.

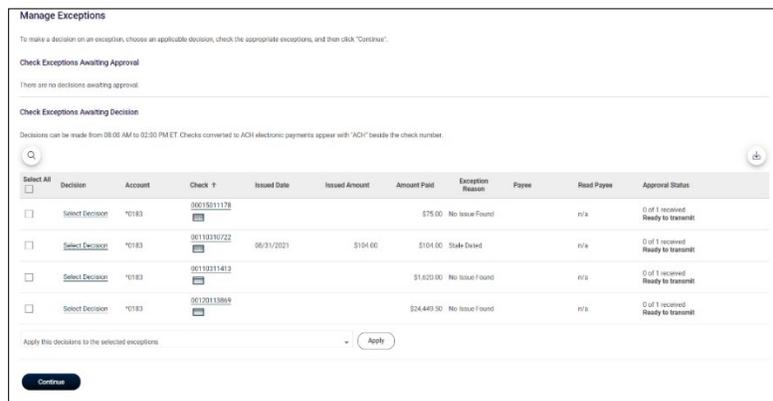
Making Decisions on Check Exceptions

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

1. Click on the **Exceptions** link in the upper right corner or click **Account Services > Positive Pay** to access the **Manage Exceptions** page.
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	<ol style="list-style-type: none"> 1. Click the Select Decision link beside the exception on which you want to make a decision. 2. Click a link in the Decision column.
Apply a decision to multiple exceptions	<ol style="list-style-type: none"> 1. Select the exceptions on which you want to make a decision. 2. Select an Apply this decision to selected exceptions option and then click Apply.

3. Click **Continue**.



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

Check Exceptions

Approving Check Exceptions

1. Check exceptions can be approved after decisions have been made on them.
2. Click on the **Exceptions** link in the upper right corner or click **Account Services > Positive Pay** to access the **Manage Exceptions** page.
3. Go to the **Check Exceptions Awaiting Approval** section and select the exceptions to approve.
4. Click **Continue**
5. Verify the exceptions as needed and then click **Approve/Transmit**.

Searching for Check Exceptions

1. Click on the **Exceptions** link in the upper right corner or click **Account Services > Positive Pay** to access the **Manage Exceptions** page.
2. Search for exceptions that are pending decisions or approval by clicking the  **Magnifying Glass** icon.
3. Complete the following fields and then click **Search**:

Account	The account number.
Check number	One check or a range of checks.
Posted amount	Specific amount or a range of amounts.

Check Exceptions Awaiting Decision

Decisions can be made from 08:00 AM to 02:00 PM ET. Checks converted to ACH electronic payments appear with "ACH" beside the check number.



Search Exceptions

At least one field must contain search criteria. If more than one field has search criteria, only records that match all fields will be returned.

Account Number

Check Number

From Exact Match

To (Optional)

Posted Amount

Specific Amount

Range

Check Exceptions

Deleting Decisions Made on Check Exceptions

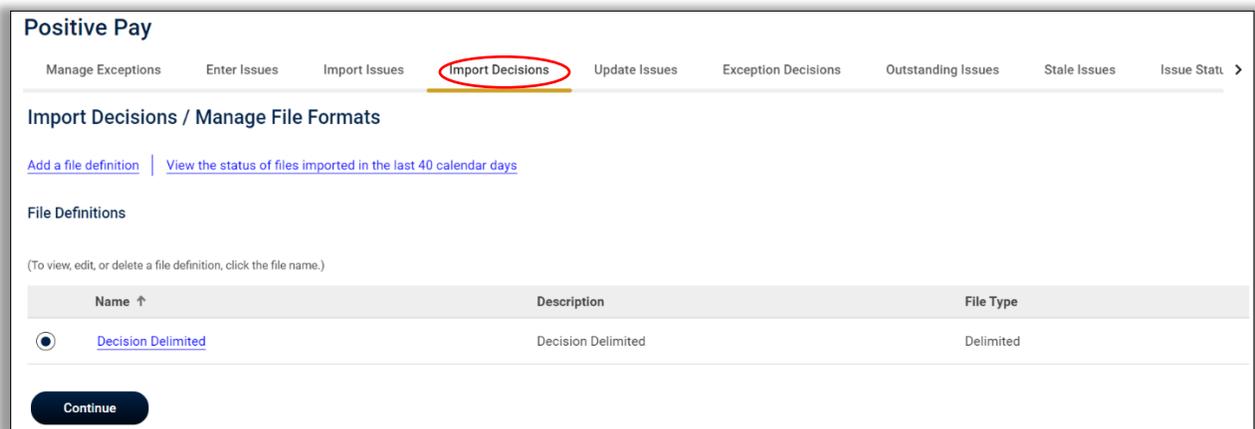
Decisions that are pending approval can be deleted. Once a decision is deleted the exception requires a new decision and re-approval.

1. Click on the **Exceptions** link in the upper right corner or click **Account Services > Positive Pay** to access the **Manage Exceptions** page.
2. Click the link in the **Check** column for the decision you want to delete.
3. Click the **Delete decision** link.
4. Verify the decision as needed and then click **Delete decision**.

Importing Decision Files

Large quantities of decisions can be imported into the system through a file using a supported file import definition.

1. Click **Account Services > Positive Pay > Import decisions**
2. Select a **file definition** and then click **Continue**
3. Click **Browse** and select the file you want to import
4. Click **Import file**



Check Exceptions

Searching for Decisions Made on Check Exceptions

Company users can view the decisions made on check exceptions for entitled accounts regardless of who made the decisions.

1. Click **Account Services > Positive Pay > Exception decisions**
2. Complete the following fields and then click **Generate report**:

Output to	Screen, CSV, or PDF
View	All account types or a specific account type.
Account	Accounts entitled to Positive Pay
Decision date range	Specific date, From/To, or Previous business day
Decision option	Include all decisions, Paid only or Return only

Positive Pay

[Manage Exceptions](#)
[Enter Issues](#)
[Import Issues](#)
[Import Decisions](#)
[Update Issues](#)
[Exception Decisions](#)
[Outstanding Issues](#)
[Stale Issues](#)
[Issue Stat.](#) >

Search Exception Decisions

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

Output To
 Screen (HTML)

Accounts
 View
 All Accounts

Account

Issue Date Range
 Specific Date
 Date
 10/28/2022

Date Range
 Previous Business Day

Decision Option
 Include all decisions
 Paid only
 Return Only
 Correction Only

Generate Report

Check Issues

- Check issues are representations of checks written by your company.
- Check issues can be manually added or imported through a file.
- Single or a sequence of check issues can be added manually.
- Check issues can be imported using a pre-defined or custom file import definition. When a company user imports a check issue file their approval is applied automatically to the file. Each check issue that is successfully imported is audited and available for review in user activity.

Adding Check Issues Manually

1. Click **Account Services > Positive Pay > Enter issues**
2. Complete the following fields:

Account	Entitled accounts
Check number	The number on the check
Amount	The amount on the check
Issued date	The date on which the check was issued
Issue type	Issue or Void
Payee	The name of the payee. Required if using payee matching.
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.

3. If entering sequential check issues, continue adding sequential check issue items until all items have been added.
4. Click **Continue**
5. Verify the information and click the **Submit for approval** link or click **Add issue** (depending on your entitlements).

Positive Pay

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

Enter Issue

Account Information

Account

Amount

Issued Date: 10/28/2022

Issue Type

Payee (Optional)

Sequential Entry

To enter the next sequential issue for this account, check the sequential entry checkbox.

Sequential Entry

Continue

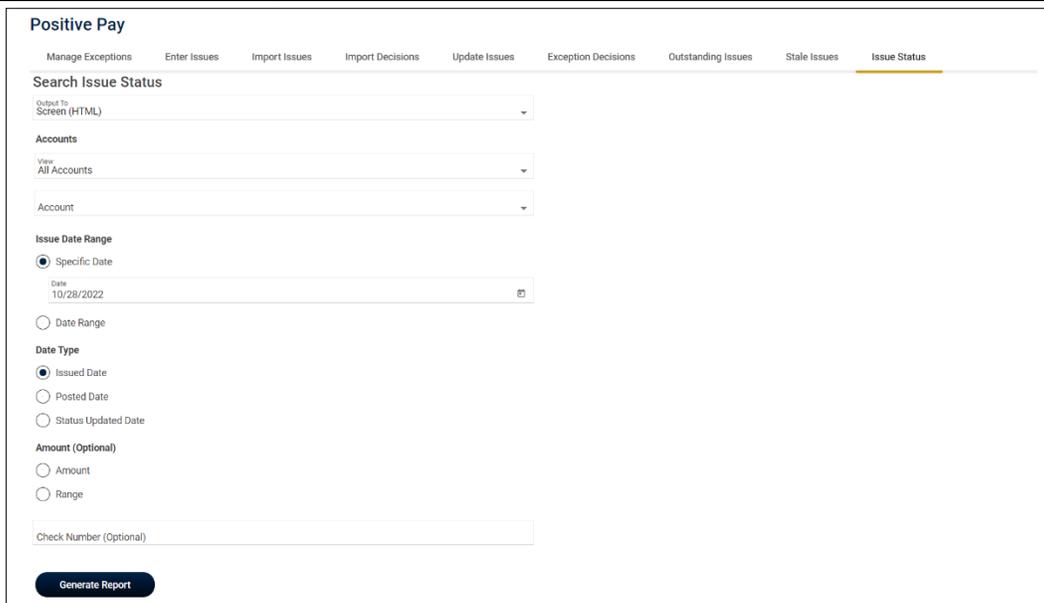
Check Issues

Viewing the Status of Check Issues

Company users can view the status of manually entered and imported check issues.

1. Click **Account Services > Positive Pay > Issue status**
2. Complete the following fields and then click **Generate report**:

Output to	Screen, CSV, or PDF
View	View all account types or a specific account type like checking.
Accounts	Accounts entitled to Positive Pay
Date range	Specific date or From/To Note: Not required if the Check number field is filled in.
Date type	Issued date, Posted date, or Status updated date
Amount (Optional)	Type a specific dollar amount or range of dollar amounts
Check number (Optional)	A specific check number



The screenshot shows the 'Positive Pay' interface with the 'Issue Status' tab selected. The search criteria are as follows:

- Search Issue Status:** Output To: Screen (HTML)
- Accounts:** View: All Accounts
- Issue Date Range:** Specific Date (selected), Date: 10/28/2022
- Date Type:** Issued Date (selected)
- Amount (Optional):** Range (selected)
- Check Number (Optional):** (Empty field)

A 'Generate Report' button is located at the bottom of the form.

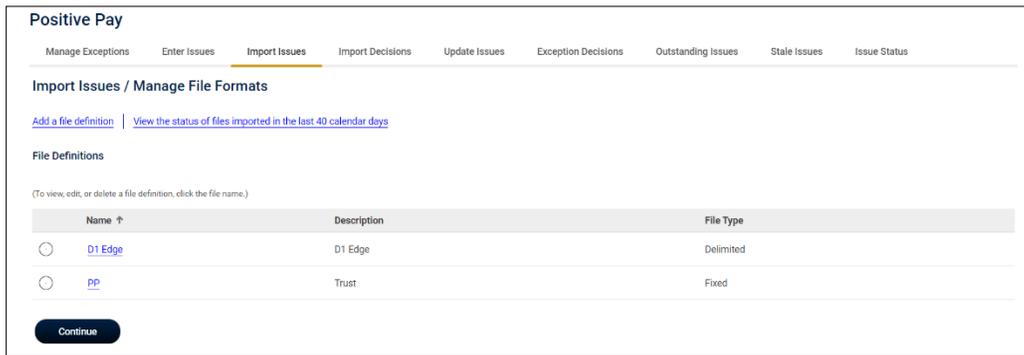
Check Issues

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.

Note: File Definitions must be defined prior to importing a check issue file.

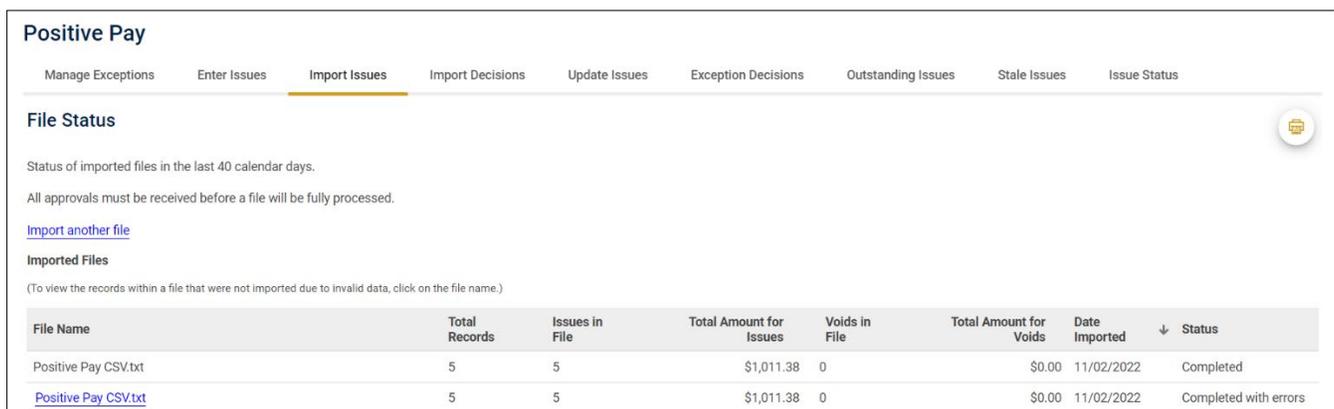
1. Click **Account Services > Positive Pay > Import issues**
2. Select a **File Definition** and then click **Continue**
3. Click **Browse** and select the file you want to import
4. Click **Import file** to import the file and automatically apply your approval



Viewing the Status of Imported Check Issue Files

Company users can view the status of check issue files that were imported in the last 40 calendar days to determine if the import was successful.

1. Click **Account Services > Positive Pay > Import issues**
2. Click the **View the status of files imported in the last 40 calendar days** link
3. Optional: If available, click the link in the **File Name** column to view the file details.



Check Issues

Status Descriptions for Imported Check Issue Files

File Status	Description
Completed	The file imported successfully without issues.
Completed with errors	The file was imported but some records in the file were not because of invalid data, format, and so on.
Completed with notes	The file processed successfully with additional details provided for some records in the file such as, the record was successfully uploaded with a \$0.00 dollar amount or the issue was paid on X date, and so on.
Pending Approvals	The file was imported and needs approval by another user or users in the company. Once all approvals are received for a file, it is validated and the status is updated.
Rejected	The file was not imported because it had an incorrect file format.
Processing	The file is the process of being imported. This status is typically seen when importing large issue files.

Check File Import

- 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 have 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. Complete the following **Description** fields and then click **Next**:

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. Complete the Characteristics fields

Field delimiter	Comma (,)
Text qualifier	Double Quote(")
Amount format	Decimal included (i.e. 123.00)
Date format	MMDDYYYY

5. Click **Next**

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

Default Field Value	Selections	Requirement Value
ABA/TRC	051408949	Required
Account	Leave Blank	Only Required , if the check issue file DOES NOT contain full account numbers and the file DOES NOT contain checks for multiple accounts.
Issue type:	Issue	
Issue action:	Add	

7. Click **Next**.

③ Default Field Values

Enter default values that will be applied to all issues in your import file.

ABA/TRC
051408949

Account LEAVE BLANK

Issue Type
LEAVE BLANK

Issue Action
Add

Next Previous

8. Type the numeric order of the Position Number fields as followed:

Field Name	Position Number	Valid Field Properties
Account	1	Numeric only (0-9), 17 characters max
Check Number	2	Numeric only (0-9), 15 characters max
Amount	5	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issue Date	3	Numeric date in specified format (MMDDYYYY)
Issue Type	6	Issue, I, Void, V
Debit/Credit (Optional)	Leave Blank	Leave Blank
Payee (Optional)	4	Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 96 characters max

9. Once all fields have been defined click **Complete** > **Add file definition**.

Field Properties Complete ^

Enter the numeric order of the fields listed below as they would appear in your import file. For example, if the first field in your file is 'ABA/TRC', and the second field is 'Account' you would list the fields as position number '1' and position number '2' to import.

Valid field properties are listed below for your reference.

Field Name	Position	Valid Field Values Within A File
Account	<input type="text" value="position 1"/>	Numeric only(0-9), 17 characters max
Check Number	<input type="text" value="position 2"/>	Numeric only (0-9), 15 characters max
Amount	<input type="text" value="position 5"/>	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	<input type="text" value="position 3"/>	Numeric date in specified format (for example, MMDDYY)
Issue Type	<input type="text" value="position 6"/>	Issue, I, Void, V
Debit/Credit (optional)	<input type="text" value="position"/>	Debit, D, Credit, C
Payee (Optional)	<input type="text" value="position 4"/>	Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 96 characters max

Changing Delimited Import Definitions for Check Issues

1. Click **Account Services > Positive Pay > Import issues**.
2. Click the link in the **Name** column for the file you want to change.
3. Change the file import definition as needed by clicking the **Edit** icon beside the Description, Characteristics, Default field values, or Edit field properties.
4. Once changes have been made, click **Save Changes**

File Definition Details

Description

Definition Name: ABC Company
 Description: Operating
 File Contents: Issues
 File Type: Fixed

Characteristics

Amount Format: Decimal included (i.e. 123.00)
 Date Format: MM/DD/YYYY

Default Field Values (Optional)

ABA/TIC: 051409149
 Account: 10000 Second Act
 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 to 10	Numeric only (0-9), 15 characters max
Amount	11 to 20	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	31 to 40	Numeric date in specified format (for example, MMDDYY)
Debit/Credit (Optional)	41 to 50	Debit, 0, Credit, C
Power (Optional)	70 to 80	Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 96 characters max

Deleting Delimited File Import Definitions for Check Issues

Note: File import definitions cannot be recovered once deleted.

1. Click **Account Services > Positive Pay > Import issues**
2. Click the link in the **Name** column for the file you want to delete.
3. Click the **Delete** icon

File Definition Details

Description

Definition Name: ABC Company
 Description: Operating
 File Contents: Issues
 File Type: Fixed

4. Verify the definition as needed and then click **Delete**.

Verify File Definition Deletion

Are you sure you want to delete this File Definition?
 Once deleted, the File Import Definition cannot be recovered.

Description

Definition Name: ABC Company
 Description: Operating
 File Contents: Issues
 File Type: Fixed

Characteristics

Amount Format: Decimal included (i.e. 123.00)
 Date Format: MM/DD/YYYY

Default Field Values (Optional)

ABA/TIC: 051409149
 Account: 10000 Second Act
 Issue Type: Issue
 Issue Action: Add

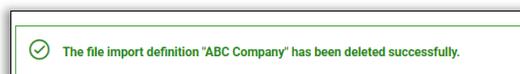
Field Properties

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 to 10	Numeric only (0-9), 15 characters max
Amount	11 to 20	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	31 to 40	Numeric date in specified format (for example, MMDDYY)
Debit/Credit (Optional)	41 to 50	Debit, 0, Credit, C
Power (Optional)	70 to 80	Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 96 characters max

Delete **Cancel**

5. The File Definition Deletion Confirmation alert will appear.



Correcting Check Issues

Company users can update the amount, issued, date, or payee on check issues that do not match the information on the corresponding checks. When a check issue is updated to match the exception, the exception is removed from the Manage Exceptions page.

1. Click **Account Services > Positive Pay > Update issues**
2. Complete the following fields and then click **Search**:

View Criteria	All accounts, entitled, or recently used accounts.
Account	Select an account.
Date range	Specific date, From/To, or Previous business day
Include	Exception issue items or Outstanding issue items
Check number (optional)	Type a specific check number

3. Click **Continue**
4. Click the **link** in the **Check column** for the issue you want to correct.
5. Correct the selected exception or outstanding issue by clicking the **Edit** icon beside the **Issues Details** heading
6. Change the **Item Details** options as needed and then click **Continue**.
7. Verify the information as needed and then click **Save changes**.

Deleting Outstanding Check Issues

1. Click **Account Services > Positive Pay > Update issues**
2. Complete the following fields and then click **Search**:

View Criteria	All accounts, entitled, or recently used accounts.
Account	Select an account.
Date range	Specific date, From/To, or Previous business day
Include	Exception issue items or Outstanding issue items
Check number (optional)	Type a specific check number

3. Click **Continue**
4. Click the **Delete** icon beside the check you wish to delete.

5. Click **Yes, Delete**.

Verify Issue Deletion

! Are you sure you want to delete this issue item?
Once deleted, the item cannot be recovered.

[New selection](#)

Account:	*0192
Check Number:	48893
Issued Date:	10/13/2022
Issued Amount:	\$0.00
Payee:	

Yes, Delete

Viewing/Downloading Check Issue File Content

Company users responsible for approving check issue files can view and/or download the content of files before approving them.

1. Click **Approvals > Files**
2. Scroll to the Positive Pay Issue Files section and then click the relevant link in the **File Name** column.

Approve File [Print this page](#)

To approve this file, click "Approve." To delete this file, click "Delete this file." To view details for a different file, return to [Issue Approval - Selection](#).

File Information

Status: Pending Approval
 File Name: [MICASH_Test_File](#)
 Total records: 2
 Issues in file: 2
 Total amount for issues: \$1,106.17
 Voids in file: 0
 Total amount for voids: \$0.00
 Uploaded by: AUSER
 Upload date: 10/11/2016 06:28:49 PM (ET)

[Delete this file](#)

Approval History Information

Approval status: 0 of 2 received

Action	User ID	Date	Time
Enter Request	AUSER	10/11/2016	06:28:49 PM (ET)

Approve

Approving Check Issues and Check Issue Files

Company users can approve individual outstanding check issues and issue files.

1. Click **Approvals**
2. Do one of the following:
 - a. Click the **Issues** tab, click the check box beside each issue you want to approve
 - OR
 - b. Click the **Files** tab and scroll to the *Positive Pay Issue Files* section.
3. Click **Approve Selected**.

Approvals

Transfers Transactions Templates Scheduled Requests Issues **Files** Users

[Back](#) Issues File Detail

Approve Issues File Details

[New Selection](#)

To approve this file, click "Approve." To delete this file, click "Delete this file." To view details for a different file, return to [Issue Approval - Selection](#).

File Information

Status: Pending Approval
 File Name: [test1.txt](#)
 Total Records: 0
 Issues in Files: 0
 Total Amount for Issues: \$0.00
 Voids in File: 0
 Total Amount for Voids: \$0.00
 Uploaded By: ANK11
 Upload Date: 06/18/2020 11:37:47 AM(ET)

Approval History Information

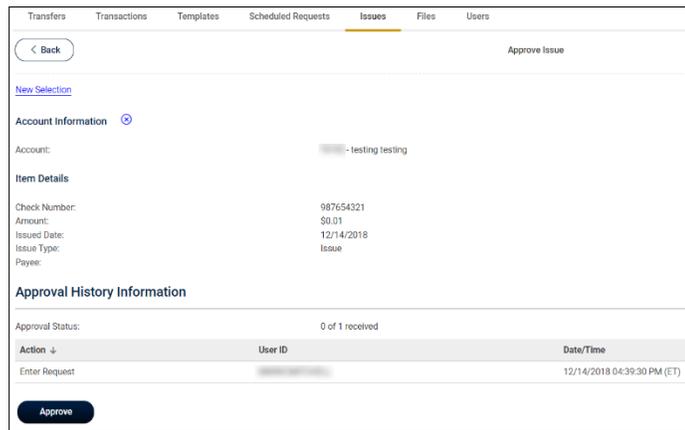
Approval Status: 1 of 2 received - Ready to transmit

Action	User ID	Date/Time
Enter Request	ANK11	06/18/2020 11:37:47 AM(ET)
Approve Request	ANK11	06/18/2020 11:37:47 AM(ET)

Approve Selected

Deleting Unapproved Check Issues and Check Issue Files

1. Click Approvals
2. Do one of the following:
 1. Delete issue files
 1. Click the **Files** tab and scroll to the Positive Pay Issue Files section.
 2. Click the **link** in the File Name column.
 3. Click the **⊗ Delete** icon beside the File Information section heading > **Delete**.
3. Delete issues
 1. Click the **Issues** tab and scroll to the Positive Pay Issues section.
 2. Click the **link** in the **Check** column.
 3. Click the **⊗ Delete** icon beside the Account Information section heading > **Delete**.

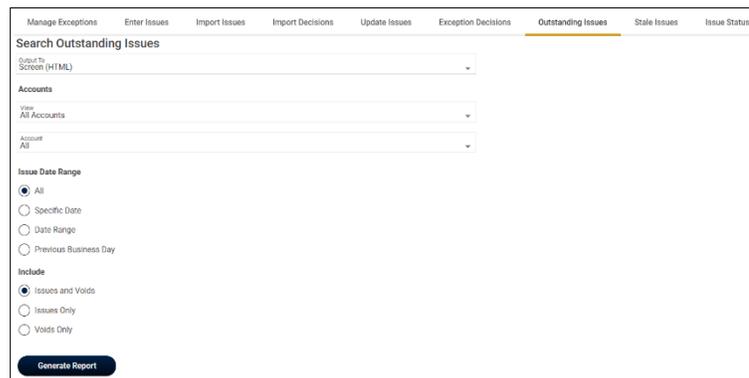


Searching for Outstanding Check Issues

Search for outstanding check issue items that have not yet passed the stale date for entitled accounts.

1. Click **Account Services > Positive Pay > Outstanding issues**
2. Complete the following fields and then click **Generate report**:

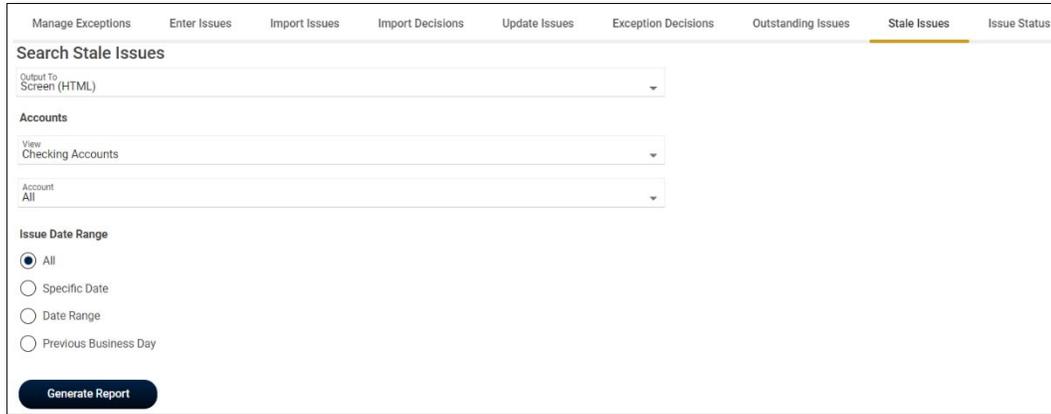
Output to	Screen, CSV, or PDF
View	All account types or a specific account type like checking.
Account	Accounts entitled to Positive Pay.
Issued date range	All, Specific date, From/To, Previous business day
Include	Issues and voids, Issues only, or Voids only



Searching for Stale Check Issues

1. Click **Account Services > Positive Pay > Stale issues**
2. Complete the following fields and then click **Generate report**:

Output to	Screen, CSV, or PDF
View	All account types or a specific account type like checking.
Account	Accounts entitled to Positive Pay.
Issued date range	All, Specific date, From/To, Previous business day



File Formats & Requirements

Field requirements and formats for **Delimited** and **Fixed** file definitions.

Field	Required	Supported Formats/Characters
Amount	Yes	Dollar amounts with or without a decimal (.) or dollar sign (\$). If the decimal is not included, the customer needs to select an applied decimal format, Whole Dollar (123 =123.00) or Implied (123 =1.23).
Issue Date	Yes	MMDDYY, MMDDYYYY, MM/DD/YY, YYMMDD, YYYYMMDD, YY/MM/DD, MM/DD/YYYY, MM-DD-YY, MM-DD-YYYY, YYYY/MM/DD, YY-MM-DD, YYYY-MM-DD
ABA/TRC	No, if default is value defined.	Numbers 0 - 9. Must match the routing number (ABA/TRC) set up with your financial organization.
Account	No, if default is value defined.	Numbers 0 - 9. Must match the account number setup with your financial organization.
Check Number	Yes	Numbers 0 - 9. Up to 15 characters allowed.
Issue Type	No, if default is value defined.	I for issue or V for void (not case sensitive). If this field is undefined or has characters other than I or V, it defaults to I for issue.
Debit/Credit	No	Not a required field and not required in file or mapped in field definition.
Issue Action	No, if default is value defined.	A for add or D for delete. If this field is left blank or has characters other than A or D, it defaults to A for add. This field must be mapped, however you do not need to include it within the actual file.
Payee Name	No	Letters A - Z and numbers 0 - 9. Up to 96 characters allowed for non-payee positive pay accounts. Up to 80 characters allowed for payee positive pay accounts.