



Business eBanking

ACH, Check, Payee & Reverse Positive Pay User Guide

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TERMS AND CONDITIONS

Customer agrees to comply with the Bank’s Treasury Services Terms and Conditions, User Guides, procedures, as well as all applicable federal, state, and local laws and regulations.

ABOUT POSITIVE PAY SERVICES

Positive Pay services are excellent fraud prevention tools which use reconciliation to detect differences.

Submission of issue data or issue “file” in the appropriate file, as established in implementation, or manual entry of issue data is required from customer 5:00 p.m. Eastern Time, each business day.

Customer to ensure that a requisite number of authorized representatives are available to make decisions prior to the established deadlines. We recommend check issue files or manual check issuance require dual approval in Business eBanking. Separate authorizations can be given: Entitled allows a user to upload an issue file and enter issue items; Transmit allows a user to approve the issue file or issue items. After the 2 step process of Entitled and Transmitted, the issued items are applied to the Positive Pay database within minutes.

Bank will compare each presented item by each applicable data element against each issue file received by the Bank. By 9:00 a.m. (Eastern Time) each business day, the Bank (i) will make available to the customer an Exception File that identifies any Exception Items received as applicable; or (ii) will provide display to customer a message that there are no Exception Items for the applicable service(s) to report for that day.

If you need support, please contact Treasury Services Support at 877.920.6888, Monday – Friday 8 am – 5pm.

Exception responses can be handled via dual approval as well. For approval of Positive Pay exception items, personnel can be authorized with Entitle Approval and Transmit Approval. We recommend dual approval.

Customer to ensure exceptions are decisioned by the stated deadlines.

Positive Pay Services will not stop the payment of checks that have been converted to ACH entries. ACH Rules prohibit the conversion of business checks as long as they meet the standards published in the ACH Rules. Customer is responsible for assuring that Customer's checks meet these standards to utilize this Service.

Bank cannot detect customer error on issue file or Pay/Return notification, nor any alteration to any presented check received in connection with Positive Pay Services.

ACH POSITIVE PAY

About ACH Positive Pay

ACH Positive Pay helps mitigate the risk of fraud by allowing company users 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 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 normally and sent to post. If a transaction does not match a payment rule it is blocked. Company users can review ACH exceptions and decide to pay or return them.

Company users can create new payment rules based on exceptions they have decided to pay to prevent future exceptions from being generated for the originating companies.

ACH Positive Pay exception decision deadline is 3PM Eastern Time. The default of Return is established at implementation of the service and cannot be altered. If exceptions are not decided by customer by the deadline, bank will process according to the default - Return.

ACH Positive Pay decisions can be made through the mobile application.

ACH Payment Rules

About ACH Payment Rules

A payment rule prevents future exceptions from being generated for an originating company. Payment rules can be added, edited, and deleted during the ACH exception decision window from 08:00 (8:00 a.m.) to 15:00 (3:00 p.m.) Eastern Time.

If multiple payment rules are set up for an originating company, the most restrictive maximum amount and ACH transaction type settings will be applied to future ACH debit transactions. For example, if a payment rule is set up for Company A with a maximum amount of \$50.00 for all transaction types and another rule is set up with a maximum amount of \$100.00 for the CCD transaction type, only CCD debit transactions with amounts of \$100.00 or less will be allowed.

Adding an ACH Payment Rule

Payment rules can be added between 8:00 a.m. and 3:00 p.m. Eastern Time.

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

Manage Payment Rules Page Sample

ACH Positive Pay

Manage Exceptions Exceptions Status **Manage Payment Rules** Payment Rules

<input type="checkbox"/>	Debit Account	ACH Transaction Type	Originator Company Name	Reject reasons	
<input checked="" type="checkbox"/>	*7897	All - Select All	Test Company Name 1	UNAUTH ORIG AMT 0520	Edit Delete

Changing an ACH Payment Rule

Payment rules can be changed between 8:00 a.m. and 3:00 p.m. Eastern Time.

1.	Click Account Services > ACH Positive Pay > Manage Payments Rules.
2.	Click the Edit link beside the payment rule you want to change.
3.	Select a Maximum amount option. If Exact amount is selected, type a dollar amount in the adjacent field.
4.	Select an ACH transaction type option.
5.	Click Save changes.

Manage Payment Rules Page Sample

ACH Positive Pay

Manage Exceptions Exceptions Status Manage Payment Rules Payment Rules

	Debit Account	ACH Transaction Type	Originator Company Name	Reject reasons	
<input type="checkbox"/>	*7897	All - Select All	Test Company Name 1	UNAUTH ORIG AMT 0520	<div style="border: 1px solid gray; padding: 2px; display: inline-block;">Edit</div> <div style="border: 1px solid gray; padding: 2px; display: inline-block;">Delete</div>

Deleting an ACH Payment Rule

Payment rules can be deleted between 8:00 a.m. to 3:00 p.m. Eastern Time.

1.	Click Account Services > Manage payment rules.
2.	Click the Delete link beside the payment rule you want to delete and then click OK.

Manage Payment Rules Page Sample

ACH Positive Pay

Manage Exceptions Exceptions Status Manage Payment Rules Payment Rules

	Debit Account	ACH Transaction Type	Originator Company Name	Reject reasons	
<input type="checkbox"/>	*7897	All - Select All	Test Company Name 1	UNAUTH ORIG AMT 0520	<div style="border: 1px solid gray; padding: 2px; display: inline-block;">Edit</div> <div style="border: 1px solid gray; padding: 2px; display: inline-block;">Delete</div>

If you need support, please contact Treasury Services Support at 877.920.6888, Monday – Friday 8 am – 5pm.

Viewing Existing ACH Payment Rules

View payment rules that have been set up prior to the current day.

1.	Click Account Services > ACH Positive Pay > Payments Rules																							
2.	Select one or more Accounts options.																							
3.	Select an Exception Type option: <ul style="list-style-type: none"> • Include all companies • Specific to ACH originator company 																							
4.	<p>Click Generate report.</p> <p><i>Payment Rules Page Sample</i></p> <p>Payment Rules Report Criteria</p> <p>To modify or delete an existing payment rule or to add a rule for an originating company that is not associated with a current day ACH exception, contact your Bank Support.</p> <p>Add exception payment rules</p> <table border="1"> <tr> <td>Report Created:</td> <td>12/11/2020 3:05:10 PM</td> <td>New Search</td> </tr> <tr> <td>Accounts:</td> <td></td> <td></td> </tr> <tr> <td>Date Range:</td> <td>12/11/2020 to 12/11/2020</td> <td></td> </tr> <tr> <td>Exception Type:</td> <td></td> <td></td> </tr> <tr> <td>Total Items:</td> <td>0</td> <td></td> </tr> </table> <table border="1"> <thead> <tr> <th>Debit Account</th> <th>Original Company</th> <th>Maximum Amount</th> <th>ACH Transaction Type</th> </tr> </thead> <tbody> <tr> <td>*9991</td> <td>Test CO4</td> <td>No Maximum</td> <td>All</td> </tr> </tbody> </table>	Report Created:	12/11/2020 3:05:10 PM	New Search	Accounts:			Date Range:	12/11/2020 to 12/11/2020		Exception Type:			Total Items:	0		Debit Account	Original Company	Maximum Amount	ACH Transaction Type	*9991	Test CO4	No Maximum	All
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ACH Payment Decisions

About 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 between 8:00 a.m. and 3:00 p.m. Eastern Time.

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 bank-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.

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

- **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.

Making a Decision on an ACH Exception

Decisions can be made on ACH exceptions between 8:00 a.m. and 3:00 p.m. Eastern Time. If a decision is not made on an exception during this time frame, then the default decision set up at implementation is applied.

1. Click **Account Services > ACH Positive Pay > 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*.

3.1 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.

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 checked="" type="checkbox"/>	Pay	*111	Test C04	\$765.43	123	09/30/2020	Unauthorized ACH	0 of 1 received Ready to transmit

Add payment rule for this originating company

Maximum Amount: No Maximum ACH Transaction Type: ALL

Continue
4. Click **Continue.**
5. Review the exceptions as needed and then click **Approve/Transmit.**

Verify Decisions Page Sample

ACH Exceptions Awaiting Approval and/or Decision Change Selections

Decision	Debit Account	Originator Company	Debit Amount	Check Number	Effective Date	Reject Reason	Approval Status
Pay	*111	Test C04	\$765.43	123	09/30/2020	Unauthorized Orig Company	1 of 2 received Ready to transmit
Return	*4321	Test Batch 8	\$895.46	76	09/31/2020	Unauthorized Sec	0 of 2 received Ready to transmit

Add payment rule for this originating company

Maximum Amount: No Maximum ACH Transaction Type: ALL - Select All

Approve/Transmit **Cancel**

Deleting an ACH Exception Decision

Exception decisions that have not received all approvals can be deleted between 8:00 a.m. and 3:00 p.m. Eastern Time. Decisions that have received all approvals cannot be deleted/changed.

1.	Click Account Services > ACH Positive Pay > Manage Exceptions .
2.	Click the link in the Debit Account column beside the exception item decision you want to delete.
3.	Click the delete decision link.
4.	Review the item as needed and then click Delete .

Viewing the Status of ACH Exceptions

Company users can review a summary of all exceptions and view details about them such as originator company name, reject reason, amount, decision, and who made the decision. Company users can determine whether the correct decisions were applied to the exceptions or if the bank default decision was applied.

1.	Click Account Services > ACH Positive Pay > Exceptions Status.																
2.	<p>Complete the following fields and then click Search:</p> <p>Account Select one or more of the accounts that are entitled to ACH Positive Pay.</p> <p>Date range Specific date, From/To, or Current business day.</p> <p>Exception type Include all exceptions. Exceptions with and without a decision. Decided. Exceptions that have been paid, returned, or have a default decision. Default decisions are defined by your bank. Not yet decided. Exceptions that have not been paid or returned.</p> <p><i>Exceptions Status - Summary Page Sample</i></p> <p>Exception Decisions Status Summary</p> <p>Exceptions with a "Default" decision have been decided by the bank. Please contact your Bank Support for the decision.</p> <p>Checks that have been converted into ACH electronic fund payment display with a check number.</p> <div style="border: 1px solid #ccc; padding: 5px; margin: 10px 0;"> <p>Report Created: 12/11/2020 3:05:10 PM (ET) New Search</p> <p>Accounts: Test Savings - Savings - *2345 - 770110000 Test Checking - Checking - *7907 - 770110000</p> <p>Date Range: 2020-12-11 to 2020-12-11</p> <p>Exception Type: Include all decisions</p> <p>Total Items: 4</p> </div> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #f2f2f2;"> <th>Decision</th> <th>Debit Account</th> <th>Original Company</th> <th>Debit Amount</th> <th>Check Number</th> <th>Effective Date</th> <th>Reject Reason</th> <th>Approv</th> </tr> </thead> <tbody> <tr> <td>Return</td> <td style="color: green;">*4511</td> <td>Test CO4</td> <td>\$895.46</td> <td>76</td> <td>12/31/2020</td> <td>Unauthorized Sec</td> <td>2 of 2</td> </tr> </tbody> </table>	Decision	Debit Account	Original Company	Debit Amount	Check Number	Effective Date	Reject Reason	Approv	Return	*4511	Test CO4	\$895.46	76	12/31/2020	Unauthorized Sec	2 of 2
Decision	Debit Account	Original Company	Debit Amount	Check Number	Effective Date	Reject Reason	Approv										
Return	*4511	Test CO4	\$895.46	76	12/31/2020	Unauthorized Sec	2 of 2										

POSITIVE PAY - CHECKS

About Positive Pay

Positive Pay helps to prevent check fraud by allowing company users to examine questionable checks and make decisions to pay or return them.

Positive Pay matches checks presented for payment with the information on the issue file provided by customer. In the event of a mismatch, exceptions are generated so companies can review and make Pay or Return decisions on each.

Positive Pay matches posted check information with check issue items for serial number, date and amount and creates exceptions if discrepancies are found. Positive Pay does not verify funds availability (i.e. account balances) when processing checks.

Positive Pay exception decision deadline is 1PM Eastern Time. Customer chooses the default of Pay or Return at time of implementation of the service or by written maintenance request. If no decision is entered by customer by the deadline, the bank will process the item according to the default.

Positive Pay decisions can be made through the mobile application.

Remember that all checks issued by customer need to be included in the check issue file data.

Positive Pay guidelines to obtain the highest level of performance:

Check Stock

Business checks with 24lb MICR bond. Any artwork, logo or design on the check that could hinder capturing a high quality image, should not be utilized, particularly if the design may interfere with a successful reading of information on the image. We recommend bank preferred check provider.

Image Quality Use only black ink. Avoid using dot matrix printers.

Font

Experience has proven that Arial has high read rates and is preferred and highly recommended. Other acceptable fonts include: Times New Roman, Courier, Verdana, Univers, Tahoma, Albertus, Batang, Bookman and Zurich. PostScript printers (DPT units) should use size 10 fonts. If measured by pixels at a resolution of 200 dpi, size 14 should be selected.

Handwritten Items

Handwritten business sized checks typically have a low match rate due to the nature of very stringent matching criteria. Because the system is optimized to identify fraudulent activity, most handwritten checks will cause exceptions.

Formatting

Avoid extra spaces, underlining, italicizing or bolding. Use of punctuation should be limited. Avoid extra spaces, underlining, italicizing or bold face fonts. Verify visually that the characters do not touch each other.

is recommended that most printers use pitch proportionate to the font, however, in situations in which pitch is fixed, we recommend a pitch size of 10 pt. After printing, there should be about 10 characters per inch.

About Reverse Positive Pay

Reverse Positive Pay helps to prevent check fraud by allowing company users to examine *every* check and make decisions to pay or return them.

If an account is entitled to Reverse Positive Pay, then cannot also have Positive Pay or Payee Positive Pay.

Reverse Positive Pay exception decision deadline is 1PM Eastern Time. All checks presented to the bank will be posted to customer as exceptions, to be decisioned by customer.

Customer chooses the default at implementation of the service or by written maintenance request. If no decision is entered by the customer by the deadline, the bank will process the item according to the default.

Reverse Positive Pay decisioning must be done via Business eBanking website; not available through the mobile application.

About Payee Positive Pay

Payee Positive Pay helps to prevent check fraud by comparing the payee names in a company user's check issue file against those presented to the bank. When the payees do not match perfectly an exception is created.

Exceptions generated from the payee comparison always appear with a *Payee Mismatch* exception reason.

Payee Positive Pay is available to companies that also use Positive Pay and adds Payee to the items reconciled to the issue file.

Payee Positive Pay exception decision deadline is 1PM Eastern Time. Customer chooses the default of Pay or Return at implementation of the service or by written maintenance request. Payee Positive Pay decisions can be made through the mobile application.

Payee Positive Pay name field length is 96 characters. Following are recommended best practices to ensure the service performs at optimum level.

Payee Positive Pay - Payee Name Verification Best Practices. Guidelines to obtain the highest level of performance with Payee Positive Pay:

Check Payee Name - Must match issue file. If payee is 2 lines on the check, the issue file should show the full payee in the payee field. Issue file should show: Orbograph Tech Support, Item Processing Group when the check has these on 2 lines.

Check Stock

Business checks with 24lb MICR bond. Any artwork, logo or design on the check that could hinder capturing a high quality image, should not be utilized, particularly if the design may interfere with a successful reading of the payee name information on the image. If art work is translucent or opaque and does not hinder capturing a quality image, it should be acceptable for payee name processing.

Image Quality Use only black ink. Avoid using dot matrix printers.

Font

Experience has proven that Arial has high read rates and is preferred and highly recommended. Other acceptable fonts include: Times New Roman, Courier, Verdana, Univers, Tahoma, Albertus, Batang, Bookman and Zurich. PostScript printers (DPT units) should use size 10 fonts. If measured by pixels at a resolution of 200 dpi, size 14 should be selected.

Handwritten Items

Handwritten business sized checks typically have a low match rate due to the nature of very stringent matching criteria. Because the system is optimized to identify fraudulent activity, most handwritten checks will cause exceptions.

Formatting

Avoid extra spaces, underlining, italicizing or bolding. Use of punctuation should be limited. For example: UNITED WE STAND is preferred to UNITED-WE-STAND! Payee data should be displayed in a clear area, free of and not touching other text, lines or stamp marks. Avoid extra spaces, underlining, italicizing or bold face fonts. Payee should be on one line. The use of all upper-case is recommended. Verify visually that the characters do not touch each other.

Pitch

Provide sufficient spacing between individual letters within the name so that each letter of the name can be clearly read. For example, LIVE could be misread as UVE if the letters are not spaced properly. It

is recommended that most printers use pitch proportionate to the font, however, in situations in which pitch is fixed, we recommend a pitch size of 10 pt. After printing, there should be about 10 characters per inch.

Special Characters

Do not use special characters, such as an asterisk (*) on your issue file for Payee Name processing. Special characters are not typically contained in legitimate payees and can result in higher exception rates. The following characters are standard and acceptable for payee names:

ABCDEFGHIJKLMNOPQRSTUVWXYZ

abcdefghijklmnopqrstuvwxyz 0123456789

, . : ; / & # @ () ' —

Placement

The payee name should be listed in close proximity (to the right or just below) "Pay to the Order Of:". Horizontally, the payee should not extend past the middle of the check. Vertically, the payee name should be located just below the vertical midpoint of the check but should not extend to the bottom 1/4 of check or interfere in any way with the MICR line information contained at the bottom of the check.

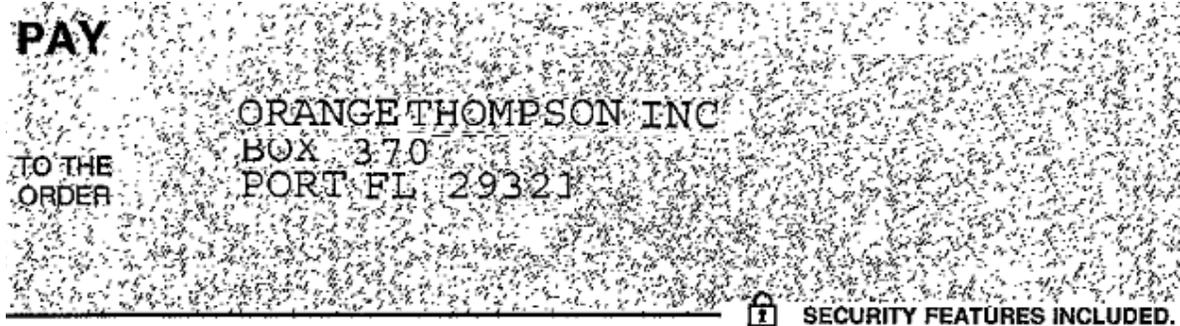
The payee data should be displayed in a clear area, free of and not touching other text, lines, or stamp marks.

Common Exception Issues

Image Quality

Handwriting recognition engines read pixels (black vs white) on items presented. When a customer's check stock adds background noise to the payee location (additional black pixels), it creates issues with the ability to locate the payee successfully.

Example of failed image due to image quality:

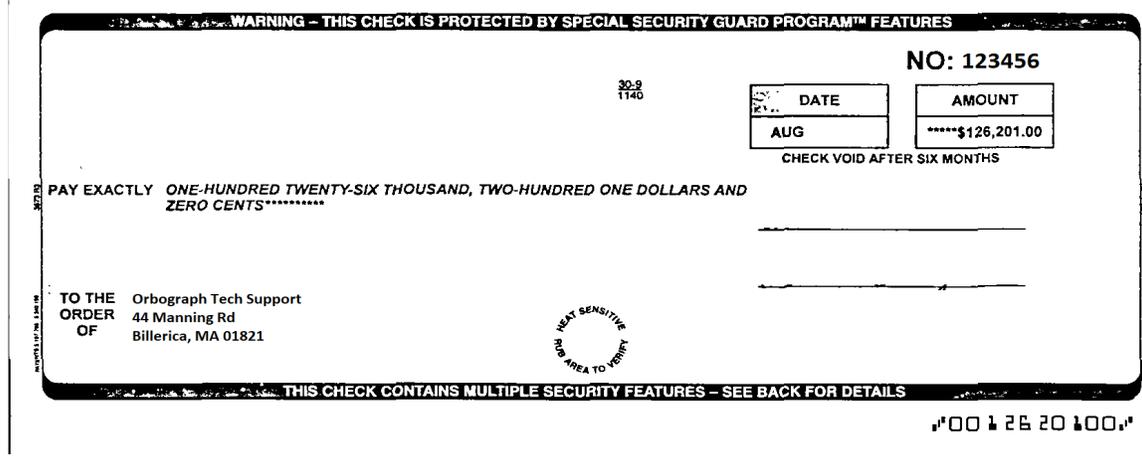


Payee Substring

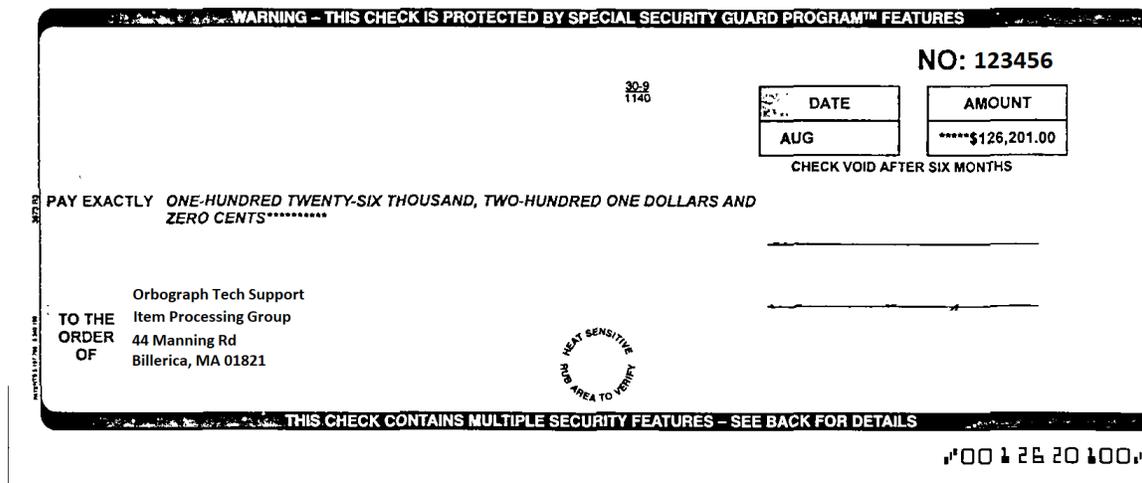
The Payee Positive Pay service will look for an EXACT match to the payee reference from the check issue file provided by customer. Once the payee is located, it will look above, below and on both sides (before and after) the payee. This is to insure that someone did not alter the payee name by adding their name.

Example: Account: Derek's Flowers Serial: 123456 Payee Reference: Orbograph Tech Support

Passing Item:



Failing Item:



In the above check images, the failing image failed due to there being a line in the payee (Item Processing Group) that is not an address line (does not have a street number, or end in Rd, St, Ave, PO BOX, etc.) and it was also not provided in the check issue file. Whenever there is a line in the payee that is not physical address, it needs to be added to the issue file, or the item will fail and be sent as an exception.

Check Exceptions

About Check Exceptions

Check exceptions are checks that are presented for payment that differ from the issue file provided to the bank.

Check Exception Reasons

Checks can differ from the issue 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.

Making Decisions on Check Exceptions

Company users should make pay or return decisions on all check exceptions.

1.	Click Account Services > ACH Positive Pay > Manage Exceptions .																												
2.	<p>Go to the Check Exceptions Awaiting Decision section to make a decision on one or more exceptions:</p> <table border="1"> <thead> <tr> <th data-bbox="337 499 418 531">Option</th> <th data-bbox="881 499 1003 531">Description</th> </tr> </thead> <tbody> <tr> <td data-bbox="337 562 711 594">Make a decision on one exception</td> <td data-bbox="930 562 1369 699"> <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. </td> </tr> <tr> <td data-bbox="337 741 760 772">Apply a decision to multiple exceptions</td> <td data-bbox="930 741 1369 909"> <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. </td> </tr> </tbody> </table>	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. 																						
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3.	Click Continue .																												
4.	<p>Verify the decision as needed and then click Approve/Transmit.</p> <p><i>Verify Decisions Page Sample</i></p> <p>ACH Exceptions Awaiting Approval and/or Decision Change Selections</p> <table border="1"> <thead> <tr> <th data-bbox="337 1161 394 1192">Decision</th> <th data-bbox="451 1161 508 1192">Debit Account</th> <th data-bbox="565 1161 638 1192">Originator Company</th> <th data-bbox="711 1161 768 1192">Debit Amount</th> <th data-bbox="841 1161 881 1192">Check Number</th> <th data-bbox="946 1161 1003 1192">Effective Date</th> <th data-bbox="1076 1161 1133 1192">Reject Reason</th> <th data-bbox="1230 1161 1287 1192">Approval Status</th> </tr> </thead> <tbody> <tr> <td data-bbox="337 1213 362 1224">Pay</td> <td data-bbox="451 1213 492 1224">*111</td> <td data-bbox="565 1213 638 1224">Test C04</td> <td data-bbox="711 1213 768 1224">\$765.43</td> <td data-bbox="841 1213 865 1224">123</td> <td data-bbox="946 1213 1019 1224">09/30/2020</td> <td data-bbox="1076 1213 1166 1245">Unauthorized Orig Company</td> <td data-bbox="1230 1213 1352 1245">1 of 2 received Ready to transmit</td> </tr> <tr> <td data-bbox="337 1266 378 1276">Return</td> <td data-bbox="451 1266 492 1276">*4321</td> <td data-bbox="565 1266 638 1276">Test Batch 8</td> <td data-bbox="711 1266 768 1276">\$895.46</td> <td data-bbox="841 1266 865 1276">76</td> <td data-bbox="946 1266 1019 1276">09/31/2020</td> <td data-bbox="1076 1266 1166 1297">Unauthorized Sec</td> <td data-bbox="1230 1266 1352 1297">0 of 2 received Ready to transmit</td> </tr> </tbody> </table> <p>Add payment rule for this originating company</p> <table> <tr> <td data-bbox="337 1329 451 1350">Maximum Amount</td> <td data-bbox="492 1329 630 1350">ACH Transaction Type</td> </tr> <tr> <td data-bbox="337 1350 451 1371">No Maximum</td> <td data-bbox="492 1350 630 1371">ALL - Select All</td> </tr> </table> <p> <input type="button" value="Approve/Transmit"/> <input type="button" value="Cancel"/> </p>	Decision	Debit Account	Originator Company	Debit Amount	Check Number	Effective Date	Reject Reason	Approval Status	Pay	*111	Test C04	\$765.43	123	09/30/2020	Unauthorized Orig Company	1 of 2 received Ready to transmit	Return	*4321	Test Batch 8	\$895.46	76	09/31/2020	Unauthorized Sec	0 of 2 received Ready to transmit	Maximum Amount	ACH Transaction Type	No Maximum	ALL - Select All
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Maximum Amount	ACH Transaction Type																												
No Maximum	ALL - Select All																												

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.

- Click [Account Services](#) > [ACH Positive Pay](#) > [Manage Exceptions](#).**

Manage Exceptions Page Sample

ACH Positive Pay

Manage Exceptions Exceptions Status Manage Payment Rules Payment Rules

Check Exceptions Awaiting Approval
Approvals for decisions can be made from 1:15 AM to 12:30 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
<input type="checkbox"/>	Pay	*4511	34464	9 Aug 2020	\$18,818.34	\$16,818.34	Account Mismatch	Able Cons
<input type="checkbox"/>	Pay	*4321	72349	10 Aug 2020	\$0.00	\$895.46	No Issue Found	
<input type="checkbox"/>	Return Payee	*4511	34464	9 Aug 2020	\$341.05	\$431.05	Account Mismatch	State of Ill
<input type="checkbox"/>	Return - Not Authorized	*4512	3685	11 Aug 2020	\$650.00	\$650.00	Account Mismatch	Able Cons

Check Exceptions Awaiting Decision
Decisions can be made from 1:15 AM to 12:30 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
<input type="checkbox"/>	Select Decision	*4511	34464	9 Aug 2020	\$1,040.92	\$1,040.92	Account Mismatch	State of Winc
<input type="checkbox"/>	Select Decision	*4552	3221 ACH	9 Aug 2020	\$715.60	\$715.60	No Issue Found	
<input type="checkbox"/>	Select Decision	*4511	34464	10 Aug 2020	\$100.00	\$10.00	Account Mismatch	JK
<input type="checkbox"/>	Select Decision	*4512	3685	9 Aug 2020	\$718.00	\$718.00	Account Mismatch	Able Construc

Pay

ACH Exceptions Awaiting Approval and/or Decision
Decisions can be made from 8:00 AM to 3:00 PM ET. ACH exceptions with "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.

<input type="checkbox"/>	Decision	Debit Account	Originator Company	Debit Amount	Check Number	Effective Date	Reject Reason	Approv
<input type="checkbox"/>	RETURN	*1111	State of Wisconsin	\$ 765.43	14236324578	21 Dec 2020	Unauthorized Orig Company	1 of 2 recei Ready to tr
<input type="checkbox"/>	RETURN	*2470	State of Wisconsin	\$ 895.46	36870234	21 Dec 2020	Unauthorized Sec	0 of 2 recei Ready to tr
<input type="checkbox"/> Add payment rule for this originating company Maximum Amount ACH Transaction Type No MaximumARC - Accounts Receivable Edit Authorization								
<input type="checkbox"/>	Pay	*1511	Able Health	\$ 765.43	462457235	21 Dec 2020	Unauthorized Orig Company	1 of 2 recei Ready to tr
<input type="checkbox"/>	Pay	*2270	Able Construction	\$ 895.46	7939632458	21 Dec 2020	UnauthorizedSec	0 of 2 recei Ready to tr
<input type="checkbox"/> Add payment rule for this originating company Maximum Amount ACH Transaction Type No MaximumARC - Accounts Receivable Edit Authorization								
- Click the [Edit](#) link beside the exception to correct.**

	<p>Note: This does not appear if the Positive Pay Exception Correction service is not entitled.</p>								
3.	<p>Correct the exception information as needed and then click Continue:</p> <table border="0" data-bbox="324 441 1380 966"> <thead> <tr> <th data-bbox="324 441 860 483">Action</th> <th data-bbox="860 441 1380 483">Description</th> </tr> </thead> <tbody> <tr> <td data-bbox="324 504 860 714"> Reverse and re-post This action is recommended for items within the current deposit statement cycle; contact your bank to correct items posted on the last day of the statement cycle. </td> <td data-bbox="860 504 1380 714"> 1. Change the Posted check number and/or Posted amount by typing the desired posted check number and/or amount. </td> </tr> <tr> <td data-bbox="324 714 860 840"> Adjust check amount This action is recommended when only adjusting the posted dollar amount of an item. </td> <td data-bbox="860 714 1380 840"> 1. Change the Posted amount to the desired posted amount. </td> </tr> <tr> <td data-bbox="324 840 860 966"> Correct issued information </td> <td data-bbox="860 840 1380 966"> 1. Change one or more of the following: Issued date, Issued amount, Issued payee. </td> </tr> </tbody> </table> <p data-bbox="860 987 1380 1092">Tip: Issued information can also be updated through the Account Services > Update issues menu option.</p> <p data-bbox="292 1218 1396 1281">Note: Changes cannot be made to both the issued and posted information associated with an exception item.</p>	Action	Description	Reverse and re-post This action is recommended for items within the current deposit statement cycle; contact your bank to correct items posted on the last day of the statement cycle.	1. Change the Posted check number and/or Posted amount by typing the desired posted check number and/or amount.	Adjust check amount This action is recommended when only adjusting the posted dollar amount of an item.	1. Change the Posted amount to the desired posted amount.	Correct issued information	1. Change one or more of the following: Issued date, Issued amount, Issued payee.
Action	Description								
Reverse and re-post This action is recommended for items within the current deposit statement cycle; contact your bank to correct items posted on the last day of the statement cycle.	1. Change the Posted check number and/or Posted amount by typing the desired posted check number and/or amount.								
Adjust check amount This action is recommended when only adjusting the posted dollar amount of an item.	1. Change the Posted amount to the desired posted amount.								
Correct issued information	1. Change one or more of the following: Issued date, Issued amount, Issued payee.								

	<p><i>Correct Exception Page Sample</i></p> <h3>Correction Exception</h3> <p>Note: If the posted transaction was in a previous deposit statement cycle, contact your bank</p> <p>Account: *4512</p> <p>Posted Check Number 3685</p> <p>Specific Date 2020-08-09</p> <p>Issued Amount 718</p> <p>Posted Amount 718</p> <p>Exception Reason Account Mismatch</p> <p>Issued Payee Able Construction</p> <p>Continue Cancel Get Started</p>
4.	Verify the correction as needed and then click Continue .
5.	Click X to close the confirmation message. The Decision for the exception is changed to Correction on the Manage Exceptions page.

Remove an Exception Correction

Company users can remove corrections applied to check exceptions in error.

1.	Click Account Services > ACH Positive Pay > Manage Exceptions .
2.	Click the Edit link beside the exception from which you want to remove the correction. Note: <i>This does not appear if the Positive Pay Exception Correction service is not entitled.</i>
3.	Click the Undo Changes link. The correction is removed from the exception on the Manage Exceptions page.

Approving Check Exceptions

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

1.	Click Account Services > ACH Positive Pay > Manage Exceptions .																																								
2.	Go to the Check Exceptions Awaiting Approval section and select the exceptions to approve.																																								
3.	Click Continue .																																								
4.	<p>Verify the exceptions as needed and then click Approve/Transmit.</p> <p><i>Verify Decisions Page Sample</i></p> <p>Check Exceptions Awaiting Decision Change Selections</p> <table border="1"> <thead> <tr> <th>Decision</th> <th>Account</th> <th>Check</th> <th>Issued Date</th> <th>Issued Amount</th> <th>Amount Paid</th> <th>Exception Reason</th> <th>Payee</th> </tr> </thead> <tbody> <tr> <td>Pay - Pay the Item - No Errors</td> <td>*4511</td> <td>34464</td> <td>9 Aug 2020</td> <td>\$1,040.92</td> <td>\$1,040.92</td> <td>Account Mismatch</td> <td>State of Winconsin</td> </tr> <tr> <td>Select Decision</td> <td>*4552</td> <td>3221 ACH</td> <td>9 Aug 2020</td> <td>\$715.60</td> <td>\$715.60</td> <td>No Issue Found</td> <td></td> </tr> <tr> <td>Return Payee</td> <td>*4511</td> <td>34464</td> <td>10 Aug 2020</td> <td>\$100.00</td> <td>\$10.00</td> <td>Account Mismatch</td> <td>JK</td> </tr> <tr> <td>Return - Not Authorized</td> <td>*4512</td> <td>3685</td> <td>9 Aug 2020</td> <td>\$718.00</td> <td>\$718.00</td> <td>Account Mismatch</td> <td>Able Construction</td> </tr> </tbody> </table>	Decision	Account	Check	Issued Date	Issued Amount	Amount Paid	Exception Reason	Payee	Pay - Pay the Item - No Errors	*4511	34464	9 Aug 2020	\$1,040.92	\$1,040.92	Account Mismatch	State of Winconsin	Select Decision	*4552	3221 ACH	9 Aug 2020	\$715.60	\$715.60	No Issue Found		Return Payee	*4511	34464	10 Aug 2020	\$100.00	\$10.00	Account Mismatch	JK	Return - Not Authorized	*4512	3685	9 Aug 2020	\$718.00	\$718.00	Account Mismatch	Able Construction
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Return - Not Authorized	*4512	3685	9 Aug 2020	\$718.00	\$718.00	Account Mismatch	Able Construction																																		

Searching for Check Exceptions

1.	Click Account Services > ACH Positive Pay > Manage Exceptions .
2.	Search for exceptions that are pending decisions or approval by clicking the appropriate Search exceptions link.
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.

Searching for Corrected Check Exceptions

1.	Click Account Services > Exceptions
2.	Complete the following fields and then click Generate report : Output to Screen, CSV file, or PDF Accounts Accounts entitled to Positive Pay. Date range Specific date, From/To, or Previous business day. Correction type Issues and posted items, Issued items only, or Posted items only

Decisions

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 Account Services > ACH Positive Pay > Manage Exceptions.
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.

Adding a Delimited File Import Definition for Decisions

1.	Click Account Services > Exceptions > Import Issues
2.	Click the Add a file definition link.
3.	<p>Complete the following Description fields and then click Continue:</p> <p>Definition name The name of the definition (up to 20 alphanumeric characters).</p> <p>Description Information about the definition (up to 20 alphanumeric characters).</p> <p>File contents Decisions.</p> <p>File type Delimited.</p>
4.	<p>Complete the following Characteristics fields and then click Continue:</p> <p>Field delimiter The character used to separate the data: comma (,), dash (-), semi-colon (;), or Tab.</p> <p>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.</p> <p>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.</p> <p>Date Format 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.</p>
5.	<p>Optional: Select the Default Field Value options you want applied to all decisions in the file:</p> <ul style="list-style-type: none"> • ABA/TRC • Account • Issue Type • Issue Action
6.	Click Continue .
7.	Under Field Properties , type the numeric order of the Position Number fields as they would appear in the file and then click Add file definition .

File Definition Confirmation Page Sample

Positive Pay

[Manage Exceptions](#)
[Enter Issues](#)
[Import Issues](#)
[Import Decisions](#)
[Update Issues](#)
[Exception Decisions](#)
[Outstanding Issues](#)
[Stale Issues](#)

[< Back](#)
File Definition Details
[Add another file definition](#)

Description  

Definition Name: AUB Test
 Description: T123
 File Contents: Decisions
 File Type: Delimited

Characteristics 

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

Default Field Values (Optional) 

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
ABA/TRC	1	Numeric only (0-9)
Account	2	Numeric only (0-9), 17 characters max
Check Number	3	Numeric only (0-9), 15 characters max
Decision	4	Pay, P, Return, R
Decision Reason (Optional)		Alpha (a-z, A-Z) numeric(0-9) special characters (including spaces): list of reasons provided by bank
Amount (Optional)		Numeric only (0-9), greater than 0.00 and less than 100,000,000.00

Adding a Fixed File Import Definition for Decisions

1.	Click Account Services > Positive Pay > Import Decisions
2.	Click the Add a file definition link.
3.	<p>Complete the following Description fields and then click Continue:</p> <p>Definition name The name of the definition (up to 20 alphanumeric characters).</p> <p>Description Information about the definition (up to 20 alphanumeric characters).</p> <p>File contents Decisions.</p> <p>File type Fixed.</p>
4.	Complete the following Characteristics : Text Qualifier, Amount Format, Date Format then Click Continue .
5.	<p>Optional: Select the Default Field Value options you want applied to all decisions in the file:</p> <ul style="list-style-type: none"> • ABA/TRC • Account • Decision: Pay or Return
6.	Click Continue .
7.	<p>Complete the following Field Properties fields and then click Add file definition:</p> <p>Position Number The numeric location of the field in the file.</p> <p>Length The numeric length of the field in the file.</p>

File Definition Confirmation Page Sample

Add File Definition Confirmation

✔ The following file import definition has been added successfully.

[New selection](#) | [Add another file definition](#)

Description [✎](#)

Definition Name: AUB Test Fixed
 Description: Fixed
 File Contents: Decisions
 File Type: Fixed

Characteristics [✎](#)

Amount Format: Decimal included (i.e. 123.00)

Default Field Values (Optional) [✎](#)

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
ABA/TRC	1 to 2	Numeric only (0-9)
Account	3 to 4	Numeric only (0-9), 17 characters max
Check Number	5 to 6	Numeric only (0-9), 15 characters max
Decision	7 to 8	Pay, P, Return, R
Decision Reason (Optional)		Alpha (a-z, A-Z) numeric(0-9) special characters (including spaces): list of reasons provided by bank
Amount (Optional)		Numeric only (0-9), greater than 0.00 and less than 100,000,000.00

Changing Delimited and Fixed File Import Definitions for Decisions

1. Click **Account Services > Positive Pay > Import decisions.**
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

File Definition Details Page Sample

Add File Definition Confirmation

 The following file import definition has been added successfully.

[New selection](#) | [Add another file definition](#)

Description 

Definition Name: AUB Test Fixed
 Description: Fixed
 File Contents: Decisions
 File Type: Fixed

Characteristics 

Amount Format: Decimal Included (i.e. 123.00)

Default Field Values (Optional) 

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.

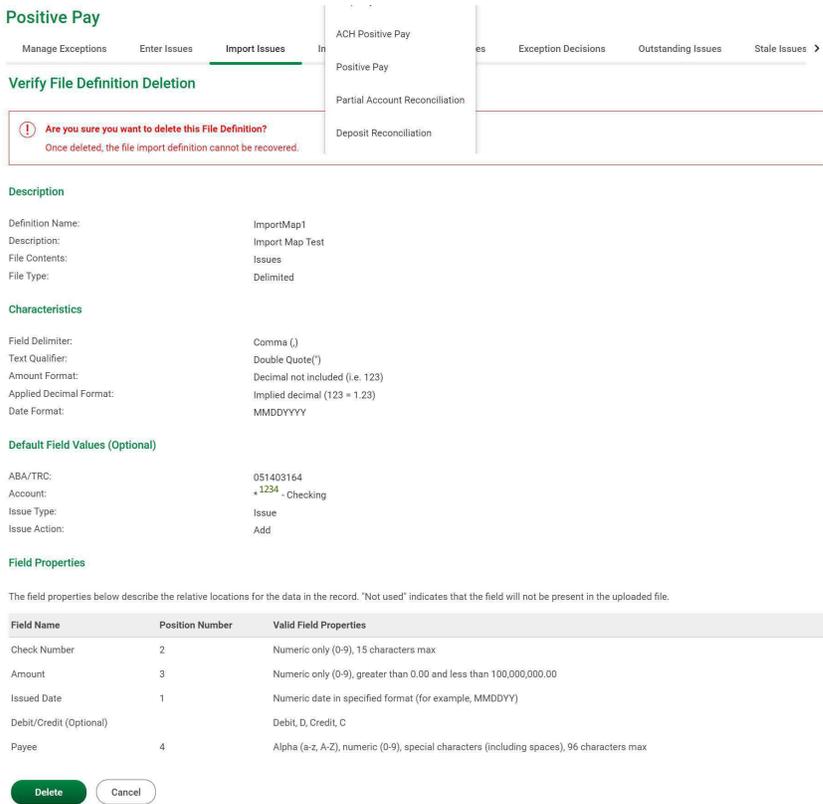
Field Name	Position Number	Valid Field Properties
ABA/TRC	1 to 2	Numeric only (0-9)
Account	3 to 4	Numeric only (0-9), 17 characters max
Check Number	5 to 6	Numeric only (0-9), 15 characters max
Decision	7 to 8	Pay, P, Return, R
Decision Reason (Optional)		Alpha (a-z, A-Z) numeric(0-9) special characters (including spaces): list of reasons provided by bank
Amount (Optional)		Numeric only (0-9), greater than 0.00 and less than 100,000,000.00

Deleting Delimited and Fixed File Import Definitions for Decisions

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

Verify File Definition Deletion Page Sample



The screenshot shows a web interface for 'Positive Pay' with a navigation menu (Manage Exceptions, Enter Issues, Import Issues, Exception Decisions, Outstanding Issues, Stale Issues) and a sub-menu (ACH Positive Pay, Positive Pay, Partial Account Reconciliation, Deposit Reconciliation). A red warning box states: 'Are you sure you want to delete this File Definition? Once deleted, the file import definition cannot be recovered.' Below this, the 'Description' section lists: Definition Name: ImportMap1, Description: Import Map Test, File Contents: Issues, File Type: Delimited. The 'Characteristics' section lists: Field Delimiter: Comma (,), Text Qualifier: Double Quote("), Amount Format: Decimal not included (i.e. 123), Applied Decimal Format: Implied decimal (123 = 1.23), Date Format: MMDDYYYY. The 'Default Field Values (Optional)' section lists: ABA/TRC: 051403164, Account: ,1234 - Checking, Issue Type: Issue, Issue Action: Add. The 'Field Properties' section includes a table:

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

At the bottom of the page are 'Delete' and 'Cancel' buttons.

Deleting Unapproved Decision Files

1. Click **Account Services > Approvals**
2. Click the link in the **Filename** column for the file you want to delete.
3. Click the **Delete this file** link.
4. Verify the information as needed and then click **Delete**.

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.	<p>Complete the following fields and then click Generate report:</p> <p>Output to Screen, CSV, or PDF.</p> <p>Account Accounts entitled to Positive Pay.</p> <p>Decision date range Specific date, Date range, or Previous business day.</p> <p>Decision option Include all decisions, Paid only, Return only, or Collection only (this option might not be available to all companies).</p>

Check Issues

About Check Issues

Check issues are representations of checks written by company users and should be posted to Business eBanking 24 hours before check disbursement.

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.

An Atlantic Union Bank Business eBanking training specialist will work with you to establish and test your file.

Adding Check Issues

Single check issues can be added manually to the system.

1.	Click Account Services > Enter issues .														
2.	<p>Complete the following fields:</p> <table border="0"> <tr> <td>Account</td> <td>Entitled accounts.</td> </tr> <tr> <td>Check number</td> <td>The number on the check.</td> </tr> <tr> <td>Amount</td> <td>The amount on the check.</td> </tr> <tr> <td>Issued date</td> <td>The date on which the check was issued.</td> </tr> <tr> <td>Issue type</td> <td>Issue or Void.</td> </tr> <tr> <td>Payee</td> <td>The name of the payee. Required if using payee matching.</td> </tr> <tr> <td>Sequential entry</td> <td>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.</td> </tr> </table>	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.
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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.	<p>Verify the information and click the Submit for approval link or click Add issue (depending on your entitlements).</p> <p><i>Verify Issue Page Sample</i></p> <p>Issue Verification </p> <div style="border: 1px solid #ccc; padding: 5px; margin: 5px 0;">  Almost done. Please confirm the details below. </div> <p>New Entry</p> <p>Account Information</p> <p>Account: Checking - Checking - * 1234</p> <p>Item Details</p> <p>Check Number: 1 Amount: \$3.00 Issued Date: 12/31/2020 Issue Type: Issue Payee: John Doe</p> <p>To submit this request without approving, click Submit for approval.</p> <p><input type="button" value="Add Issue"/> <input type="button" value="Cancel"/></p>														

File Formats & Requirements

Custom File Definition Field 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 bank.
Account	No, if default is value defined.	Numbers 0 - 9. Must match the account number setup with your bank.
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	Only required for Payee Positive Pay.	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.

MICASH File Definition Field Requirements

MICASH is a standard fixed file format.

MICASH File Requirements

- Record size = 142
- Block size = 800
- EBCDIC for tape or mainframe transmission
- ASCII for PC transmissions
- Record Format = FB
- No label
- For numeric fields, right justify and zero fill

MICASH Field Requirements

Field Number	Positions	Length	Characteristics	Description
001	001 - 001	1	Alphanumeric Pic X	Constant Value = C
002	002 - 004	3	Numeric Pic 9(3)	Bank Number
003	005 - 006	2	Numeric Pic 9(2)	Filler - Zeros
004	007 - 016	10	Numeric Pic 9(10)	Account Number
005	017 - 017	1	Alphanumeric Pic X	Filler-Blanks/Spaces
006	018 - 018	1	Alphanumeric Pic X(3)	Issue Type R = Register V = Void
007	019 - 019	1	Alphanumeric Pic X(3)	Import Action A = Add D = Delete

Field Number	Positions	Length	Characteristics	Description
008	020 - 020	1	Alphanumeric Pic X	Filler-Blanks/Spaces
009	021 - 030	10	Numeric Pic 9(10)	Check Serial Number
010	031 - 040	10	Numeric Pic 9(8)V99	Check Amount
011	041 - 046	6	Numeric Pic 9(6)	Issue Date (MMDDYY)
012	047 - 142	96	Alphanumeric Pic X(20)	User Information

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.	<p>Complete the following fields and then click Generate report:</p> <p>Output to Screen, CSV, or PDF.</p> <p>Accounts Accounts entitled to Positive Pay.</p> <p>Issue Date Range Specific date or From/To.</p> <p style="padding-left: 40px;"><i>Note: Not required if the Check number field is filled in.</i></p> <p>Date type Issued Date, Posted Date, or Status Updated Date.</p> <p style="padding-left: 40px;"><i>Note: Not required if the Check number field is filled in.</i></p> <p>Amount (Optional) Type a specific dollar amount or range of dollar amounts.</p> <p>Check Number (Optional) A specific check number.</p> <p><i>Issue Status Page Sample</i></p> <div style="border: 1px solid #ccc; padding: 10px;"> <p style="text-align: center;">Issue Status  </p> <p style="font-size: small;">Checks that have been converted into an ACH electronic payment are displayed with an ACH indicator beside the check number.</p> <div style="background-color: #f0f0f0; padding: 5px;"> <p style="font-size: x-small; margin: 0;">Hide Criteria Modify Search</p> <p style="font-size: x-small; margin: 0;">Report Created: 12/15/2020 10:01:00 AM (ET)</p> <p style="font-size: x-small; margin: 0;">Accounts: All Accounts</p> <p style="font-size: x-small; margin: 0;">Date Range: 11/15/2020 - 12/15/2020</p> <p style="font-size: x-small; margin: 0;">Date Type: Issued Date</p> <p style="font-size: x-small; margin: 0;">Amount: Not requested</p> <p style="font-size: x-small; margin: 0;">Check Number: Not requested <input style="width: 100px;" type="text"/></p> <p style="font-size: x-small; margin: 0;">Total Reported Amount: \$142.72</p> <p style="font-size: x-small; margin: 0;">Total Reported Items: 9</p> </div> <p style="font-size: x-small; margin-top: 10px;">Checking - Checking - 051403164 - *9157</p> <p style="font-size: x-small; margin: 0;">Total Reported Amount : \$142.72</p> <p style="font-size: x-small; margin: 0;">Total Reported Items : 9</p> <table border="1" style="width: 100%; border-collapse: collapse; font-size: x-small;"> <thead> <tr> <th>Check Number</th> <th>Amount</th> <th>Issued Date</th> <th>Posted Date</th> <th>Status</th> <th>Status Updated</th> <th>Payee</th> </tr> </thead> <tbody> <tr> <td>1201 </td> <td>\$22.50</td> <td>12/10/2020</td> <td>12/10/2020</td> <td>Paid</td> <td>12/11/2020</td> <td>William Man</td> </tr> <tr> <td>1202 </td> <td>\$2.22</td> <td>12/10/2020</td> <td>12/10/2020</td> <td>Paid</td> <td>12/11/2020</td> <td>Grogu T Child</td> </tr> <tr> <td>3001</td> <td>\$20.00</td> <td>11/20/2020</td> <td>n/a</td> <td>Issue</td> <td>n/a</td> <td>Paul Payee</td> </tr> <tr> <td>3002</td> <td>\$10.00</td> <td>11/20/2020</td> <td>n/a</td> <td>Issue</td> <td>n/a</td> <td>Tammy Test</td> </tr> </tbody> </table> </div>	Check Number	Amount	Issued Date	Posted Date	Status	Status Updated	Payee	1201 	\$22.50	12/10/2020	12/10/2020	Paid	12/11/2020	William Man	1202 	\$2.22	12/10/2020	12/10/2020	Paid	12/11/2020	Grogu T Child	3001	\$20.00	11/20/2020	n/a	Issue	n/a	Paul Payee	3002	\$10.00	11/20/2020	n/a	Issue	n/a	Tammy Test
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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 > Import issues.										
2.	Select a file definition and then click Continue.										
3.	Click Browse and select the file you want to import.										
4.	<p>Click Import file to import the file and automatically apply your approval.</p> <p><i>Import Confirmation Page Sample</i></p> <p>Import Confirmation</p> <div style="border: 1px solid green; padding: 5px; margin: 10px 0;"> <p>✓ The file has been successfully received and is in process. All approvals must be received before the file will be fully processed.</p> </div> <p>Import another file</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">File Definition Name:</td> <td>ImportMap1</td> </tr> <tr> <td>Description:</td> <td>Import Map Test</td> </tr> <tr> <td>File Name:</td> <td>Treasury Management Services Policy.docx</td> </tr> <tr> <td>File Type:</td> <td>Delimited</td> </tr> <tr> <td>Status:</td> <td>To view the imported file processing status, go to File Import Status</td> </tr> </table>	File Definition Name:	ImportMap1	Description:	Import Map Test	File Name:	Treasury Management Services Policy.docx	File Type:	Delimited	Status:	To view the imported file processing status, go to File Import Status
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Description:	Import Map Test										
File Name:	Treasury Management Services Policy.docx										
File Type:	Delimited										
Status:	To view the imported file processing status, go to File Import Status										

File Transfer Protocol for Check Issue Files

Check issue files can be directly transmitted through File Transfer Protocol (FTP).

FTP transmission is not automatically enabled for companies; some set up by the bank is required to enable FTP transmission. Additional fees may apply for FTP transmissions.

Once FTP transmission is enabled and set up, the standard MICASH file format or a custom file import definition can be used.

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.	<p>Optional: If available, click the link in the File Name column to view the file details.</p> <p><i>File Status Page Sample</i></p> <p>File Status</p> <p>Status of imported files in the last 40 calendar days.</p> <p>All approvals must be received before a file will be fully processed.</p> <p>Import another file</p> <p>Imported Files</p> <p>(To view the records within a file that were not imported due to invalid data, click on the file name.)</p> <table border="1"> <thead> <tr> <th>File Name</th> <th>Total Records</th> <th>Issues in File</th> <th>Total Amount for Issues</th> <th>VOIDS in File</th> <th>Total Amount for Voids</th> <th>Date Imported</th> <th>↓ Status</th> </tr> </thead> <tbody> <tr> <td>Treasury Management Services Policy.docx</td> <td>1</td> <td>1</td> <td>\$0.00</td> <td>0</td> <td>\$0.00</td> <td>12/15/2020</td> <td>Pending approvals</td> </tr> <tr> <td>ImportmptestD1a.txt</td> <td>2</td> <td>2</td> <td>\$30.11</td> <td>0</td> <td>\$0.00</td> <td>12/14/2020</td> <td>Pending approvals</td> </tr> <tr> <td>ImportmptestD1.txt</td> <td>2</td> <td>2</td> <td>\$30.00</td> <td>0</td> <td>\$0.00</td> <td>11/25/2020</td> <td>Completed</td> </tr> <tr> <td>ImportmptestD1.txt</td> <td>2</td> <td>2</td> <td>\$30.00</td> <td>0</td> <td>\$0.00</td> <td>11/23/2020</td> <td>Completed</td> </tr> </tbody> </table>	File Name	Total Records	Issues in File	Total Amount for Issues	VOIDS in File	Total Amount for Voids	Date Imported	↓ Status	Treasury Management Services Policy.docx	1	1	\$0.00	0	\$0.00	12/15/2020	Pending approvals	ImportmptestD1a.txt	2	2	\$30.11	0	\$0.00	12/14/2020	Pending approvals	ImportmptestD1.txt	2	2	\$30.00	0	\$0.00	11/25/2020	Completed	ImportmptestD1.txt	2	2	\$30.00	0	\$0.00	11/23/2020	Completed
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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.

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 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.	<p>Complete the following Description fields and then click Continue:</p> <p>Definition name The name of the definition (up to 20 alphanumeric characters).</p> <p>Description Information about the definition (up to 20 alphanumeric characters).</p> <p>File contents Issues.</p> <p>File type Delimited.</p>
4.	<p>Complete the Characteristics fields and then click Continue:</p> <p>Field delimiter The character used to separate the data: comma (,), dash (-), semi-colon (;), or Tab.</p> <p>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.</p> <p>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.</p> <p>Date format 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.</p>
5.	<p>Optional: Select the Default Field Value options you want applied to all issues in the import file:</p> <ul style="list-style-type: none"> • ABA/TRC • Account • Issue Type: Issue or Void • Issue Action: Add or Delete

6.	Click Continue .
7.	Under Field Properties , type the numeric order of the Position Number fields as they would appear in the file and then click Add file definition .

Adding a Fixed File Import Definition for Check Issues

1.	Click Account Services > Positive Pay > Import issues .
2.	Click the Add a file definition link.
3.	<p>Complete the following Description fields and then click Continue:</p> <p>Definition name The name of the definition (up to 20 alphanumeric characters).</p> <p>Description Information about the definition (up to 20 alphanumeric characters).</p> <p>File contents Issues.</p> <p>File type Fixed.</p>
4.	<p>Complete the Characteristics fields and then click Continue:</p> <p>Field delimiter The character used to separate the data: comma (,), dash (-), semi-colon (;), or 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.</p> <p>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.</p> <p>Date format MMDDYY, MMDDYYYY, MM/DD/YY, MM/DD/YYYY, MM-DD-YY, MM-DD-YYYY, YMMDD, YYYYMMDD, YY/MM/DD, YY-MM-DD, or YYYY-MM-DD.</p>
5.	<p>Optional: Select the Default Field Value options you want applied to all issues in the import file:</p> <ul style="list-style-type: none"> • ABA/TRC • Account • Issue type: Issue or Void • Issue action: Add or Delete
6.	Click Continue .
7.	<p>Complete the following Field Properties fields and then click Add file definition:</p> <p>Position Number The numeric location of the field in the file.</p> <p>Length The numeric length of the field in the file.</p>

Add File Definition Confirmation Page Sample

Positive Pay

[Manage Exceptions](#)
[Enter Issues](#)
[Import Issues](#)
[Import Decisions](#)
[Update Issues](#)
[Exception Decisions](#)
[Outs](#)

Add File Definition Confirmation

 The following file format has been added successfully

[Add another file definition](#) | [Manage other file definition](#)

File Definition Details

Description

Definition Name: Test
 Description: Test
 File Content: Issues
 File Type: Delimited

Characteristics

Field Delimiter: Comma(,)
 Text Qualifier: DoubleQuote
 Amount Format: Decimal included(,e 123.00)
 Date Format: MMDDYY

Default Field Values (Optional)

ABA/TRC: 770110000
 Account: *9004-MINOR SAVINGS
 Issue Type: Void
 Issue Action: Add

Field Properties

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" in import.

File Name	Position Number	Valid Field Properties
ABA/TRC	3	Numeric only (0 - 9)
Account	2	Numeric only (0 - 9), 17 character max
Check Number	4	Numeric only (0 - 9), 15 character max
Decision	1	Pay, P, Return, R
Decision Reason (Optional)		Alpha(a-z, A-Z), numeric (0-9), special character (including space) list of reasons provided by bank
Amount (Optional)		Numeric only (0-9), greater than 0.00 and less than 100,000,000.00

Changing Delimited and Fixed File 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** link.

File Definition Details Page Sample

< Back
File Definition Details
[Add another file definition](#)

Description

Definition Name: ImportMap1
 Description: Import Map Test
 File Contents: Issues
 File Type: Delimited

Characteristics

Field Delimiter: Comma (,)
 Text Qualifier: Double Quote(")
 Amount Format: Decimal not included (i.e. 123)
 Applied Decimal Format: Implied decimal (123 = 1.23)
 Date Format: MMDDYYYY

Default Field Values (Optional)

ABA/TRC: 051403164
 Account: *1234 - Checking
 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	2	Numeric only (0-9), 15 characters max
Amount	3	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	1	Numeric date in specified format (for example, MMDDYY)
Debit/Credit (Optional)		Debit, D, Credit, C
Payee	4	Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 96 characters max

Deleting Delimited and Fixed File Import Definitions for Check Issues

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

Verify File Definition Deletion Page Sample

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: ImportMap1
 Description: Import Map Test
 File Contents: Issues
 File Type: Delimited

Characteristics

Field Delimiter: Comma (,)
 Text Qualifier: Double Quote(")
 Amount Format: Decimal not included (i.e. 123)
 Applied Decimal Format: Implied decimal (123 = 1.23)
 Date Format: MMDDYYYY

Default Field Values (Optional)

ABA/TRC: 051403164
 Account: * 1234 - Checking
 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	2	Numeric only (0-9), 15 characters max
Amount	3	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	1	Numeric date in specified format (for example, MMDDYY)
Debit/Credit (Optional)		Debit, D, Credit, C
Payee	4	Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 96 characters max

Delete
Cancel

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 Continue :	
	Account	Entitled accounts.
	Date range	Specific date, Date range, or Previous business day.
	Include	Exception issue items or Outstanding issue items.
	Check number (optional)	Type a specific check number.
3.	Click the link in the Check column for the issue you want to correct.	
4.	Correct the selected exception or outstanding issue:	
	Issue Type	Description
	Exception issue	Change the Item Details options as needed and then click Continue .
	Outstanding issue	<ol style="list-style-type: none"> 1. Click the Edit icon. 2. Change the Item Details options as needed and then click Continue.
5.	Verify the information as needed and then click Save changes .	

Issue Verification Page Sample

Issue Verification 

Account Information

Account: * 1234

Item Details

Check Number: 3002
Issued Date: 11/20/2020
Issued Amount: \$10.00
Payee: Tammy Test

Save Changes **Cancel**

Deleting Outstanding Check Issues

1.	Click Account Services > Positive Pay > Update issues.										
2.	<p>Complete the following fields and then click Search:</p> <p>Account Entitled accounts.</p> <p>Date range Specific date, Date Range, or Previous business day.</p> <p>Include Outstanding issue items.</p> <p>Check number (optional) Type a specific check number.</p>										
3.	Click the Delete icon beside the issue to delete.										
4.	<p>Verify the issue as needed and then click Delete.</p> <p><i>Verify Issue Deletion Page Sample</i></p> <p>Verify Issue Deletion</p> <div data-bbox="300 972 1433 1050" style="border: 1px solid red; padding: 5px;"> <p> Are you sure you want to delete this issue item? Once deleted, the item cannot be recovered.</p> </div> <p>New selection</p> <table data-bbox="300 1094 714 1207"> <tr> <td>Account:</td> <td>* 1223</td> </tr> <tr> <td>Check Number:</td> <td>3002</td> </tr> <tr> <td>Issued Date:</td> <td>11/20/2020</td> </tr> <tr> <td>Issued Amount:</td> <td>\$10.00</td> </tr> <tr> <td>Payee:</td> <td>Tammy Test</td> </tr> </table> <p> <input data-bbox="305 1234 435 1270" type="button" value="Yes, Delete"/> <input data-bbox="451 1234 532 1270" type="button" value="Cancel"/> </p>	Account:	* 1223	Check Number:	3002	Issued Date:	11/20/2020	Issued Amount:	\$10.00	Payee:	Tammy Test
Account:	* 1223										
Check Number:	3002										
Issued Date:	11/20/2020										
Issued Amount:	\$10.00										
Payee:	Tammy Test										

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.

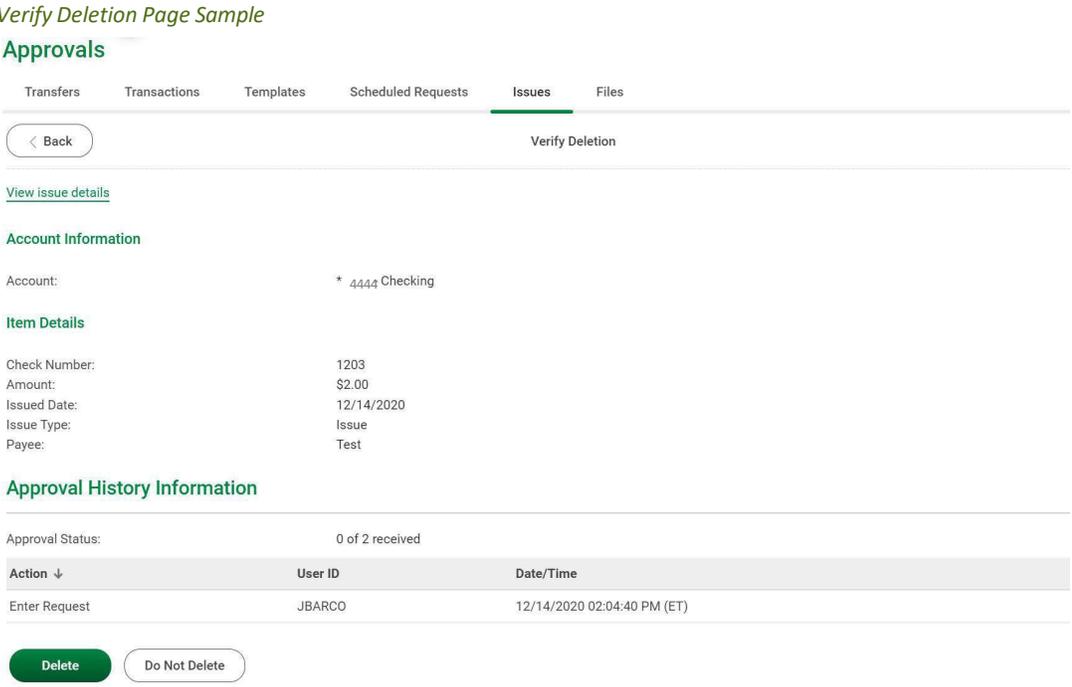
1.	Click Account Services > Positive Pay > Approvals > Files.																											
2.	Click the link in the Filename column of file you want to view/download.																											
3.	<p>On the Approve File page, click the link beside the File name to be prompted by an internet browser message to open or save the file.</p> <p><i>Approve File Page Sample</i></p> <p>Approve Issues File Details</p> <p>New Selection</p> <p>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.</p> <p>File Information ✕</p> <table> <tr> <td>Status:</td> <td>Pending Approval</td> </tr> <tr> <td>File Name:</td> <td>ImportmaptesID1a.txt</td> </tr> <tr> <td>Total Records:</td> <td>2</td> </tr> <tr> <td>Issues in Files:</td> <td>2</td> </tr> <tr> <td>Total Amount for Issues:</td> <td>\$30.11</td> </tr> <tr> <td>Voids in File:</td> <td>0</td> </tr> <tr> <td>Total Amount for Voids:</td> <td>\$0.00</td> </tr> <tr> <td>Uploaded By:</td> <td>JBARCO</td> </tr> <tr> <td>Upload Date:</td> <td>12/14/2020 04:07:15 PM(ET)</td> </tr> </table> <p>Approval History Information</p> <p>Approval Status: 1 of 2 received - Ready to transmit</p> <table border="1"> <thead> <tr> <th>Action ↓</th> <th>User ID</th> <th>Date/Time</th> </tr> </thead> <tbody> <tr> <td>Enter Request</td> <td>JBARCO</td> <td>12/14/2020 04:07:15 PM(ET)</td> </tr> <tr> <td>Approve Request</td> <td>JBARCO</td> <td>12/14/2020 04:07:15 PM(ET)</td> </tr> </tbody> </table> <p><input type="button" value="Approve"/></p>	Status:	Pending Approval	File Name:	ImportmaptesID1a.txt	Total Records:	2	Issues in Files:	2	Total Amount for Issues:	\$30.11	Voids in File:	0	Total Amount for Voids:	\$0.00	Uploaded By:	JBARCO	Upload Date:	12/14/2020 04:07:15 PM(ET)	Action ↓	User ID	Date/Time	Enter Request	JBARCO	12/14/2020 04:07:15 PM(ET)	Approve Request	JBARCO	12/14/2020 04:07:15 PM(ET)
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Approve Request	JBARCO	12/14/2020 04:07:15 PM(ET)																										

Approving Check Issues and Check Issue Files

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

1.	Click Account Services > Positive Pay > Approvals																												
2.	<p>Select the issues and/or issue files to approve and then click Approve.</p> <p><i>Issue Approval Confirmation Page Sample</i></p> <p>Issue Approval Confirmation</p> <div style="border: 1px solid green; padding: 5px; margin: 10px 0;">  The issues and issue files below have been approved. All approvals must be received before an issue or file will be accepted. </div> <p><small>New Selection</small></p> <p>Issues Approved</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Account</th> <th>Check</th> <th>Amount</th> <th>Issued Date</th> <th>Issued Type</th> <th>Payee</th> <th>Approval Status</th> </tr> </thead> <tbody> <tr> <td>*4511 - PRESTIGE OPERATING ACCOUNT</td> <td>50021</td> <td>\$818.34</td> <td>08/14/2020</td> <td>Issue</td> <td>Western Shipping, Inc.</td> <td>0 of 2 received</td> </tr> </tbody> </table> <p>Issue Files Approved</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>File Name</th> <th>Total Records</th> <th>Issues in File</th> <th>Total Amount For Issues</th> <th>VOIDs in File</th> <th>Total Amount For VOIDs</th> <th>Upload Date</th> </tr> </thead> <tbody> <tr> <td>Issues.txt</td> <td>4</td> <td>4</td> <td>\$1,478.00</td> <td>0</td> <td>\$0.00</td> <td>08/16/2020 02:38:47 PM (ET)</td> </tr> </tbody> </table>	Account	Check	Amount	Issued Date	Issued Type	Payee	Approval Status	*4511 - PRESTIGE OPERATING ACCOUNT	50021	\$818.34	08/14/2020	Issue	Western Shipping, Inc.	0 of 2 received	File Name	Total Records	Issues in File	Total Amount For Issues	VOIDs in File	Total Amount For VOIDs	Upload Date	Issues.txt	4	4	\$1,478.00	0	\$0.00	08/16/2020 02:38:47 PM (ET)
Account	Check	Amount	Issued Date	Issued Type	Payee	Approval Status																							
*4511 - PRESTIGE OPERATING ACCOUNT	50021	\$818.34	08/14/2020	Issue	Western Shipping, Inc.	0 of 2 received																							
File Name	Total Records	Issues in File	Total Amount For Issues	VOIDs in File	Total Amount For VOIDs	Upload Date																							
Issues.txt	4	4	\$1,478.00	0	\$0.00	08/16/2020 02:38:47 PM (ET)																							

Deleting Unapproved Check Issues and Check Issue Files

1.	Click Account Services > Positive Pay > Approvals						
2.	<p>Do one of the following:</p> <ul style="list-style-type: none"> For single check issues, click the link in the Check column. For check issue files, click the link in the Filename column. 						
3.	<p>Do one of the following:</p> <ul style="list-style-type: none"> For single check issues, click the Delete icon. For check issue files, click the Delete icon. 						
4.	<p>Verify the information as needed and then click Delete.</p> <p><i>Verify Deletion Page Sample</i></p>  <p>Approvals</p> <p>Transfers Transactions Templates Scheduled Requests Issues Files</p> <p>< Back Verify Deletion</p> <p>View issue details</p> <p>Account Information</p> <p>Account: * 4444 Checking</p> <p>Item Details</p> <p>Check Number: 1203 Amount: \$2.00 Issued Date: 12/14/2020 Issue Type: Issue Payee: Test</p> <p>Approval History Information</p> <p>Approval Status: 0 of 2 received</p> <table border="1"> <thead> <tr> <th>Action ↓</th> <th>User ID</th> <th>Date/Time</th> </tr> </thead> <tbody> <tr> <td>Enter Request</td> <td>JBARCO</td> <td>12/14/2020 02:04:40 PM (ET)</td> </tr> </tbody> </table> <p>Delete Do Not Delete</p>	Action ↓	User ID	Date/Time	Enter Request	JBARCO	12/14/2020 02:04:40 PM (ET)
Action ↓	User ID	Date/Time					
Enter Request	JBARCO	12/14/2020 02:04:40 PM (ET)					

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 > Outstanding issues.**
2. Complete the following fields and then click **Generate Report:**
 - Output to** Screen, CSV, or PDF
 - Account** Accounts entitled to Positive Pay.
 - Issued date range** All, Specific date, Date Range Previous business day
 - Include** Issues and voids, Issues only, or Voids only

Outstanding Issues Page Sample

Outstanding Issues  

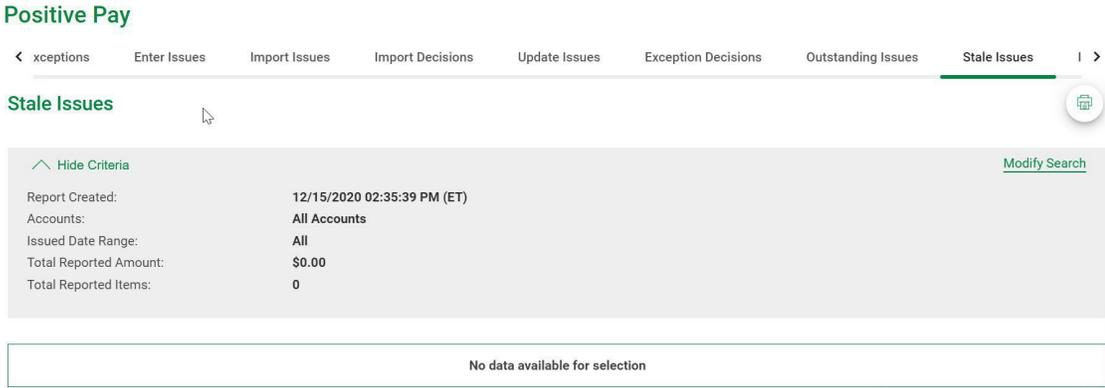
[View Criteria](#) [Modify Search](#)

Checking - Checking - 051403164 - * 1111

Total Reported Amount : \$110.00
 Total Reported Items :

Check Number	Amount	Issued Date	Payee	Issue Type
3001	\$20.00	11/20/2020	Paul Payee	Issue
3002	\$10.00	11/20/2020	Tammy Test	Issue
3003	\$20.00	11/23/2020	Paul Payee	Issue
3004	\$10.00	11/23/2020	Tammy Test	Issue
5002	\$50.00	11/19/2020	Mike Test	Issue

Searching for Stale Check Issues

1.	Click Account Services > Stale issues .
2.	<p>Complete the following fields and then click Generate report:</p> <p>Output to Screen, CSV, or PDF</p> <p>Accounts Accounts entitled to Positive Pay.</p> <p>Issued date range All, Specific date, From/To, or Previous business day</p> <p><i>Stale Issues Page Sample</i></p>  <p>Positive Pay</p> <p>< Exceptions Enter Issues Import Issues Import Decisions Update Issues Exception Decisions Outstanding Issues Stale Issues ></p> <p>Stale Issues </p> <p>^ Hide Criteria Modify Search</p> <p>Report Created: 12/15/2020 02:35:39 PM (ET)</p> <p>Accounts: All Accounts</p> <p>Issued Date Range: All</p> <p>Total Reported Amount: \$0.00</p> <p>Total Reported Items: 0</p> <p>No data available for selection</p>

SERVICE ADMINISTRATION

Changing the Company Stale Date - Positive Pay

The stale date is the number of days after which a check written for the corresponding account is considered stale.

1.	Click Administration > Manage positive pay settings .
2.	Click the Edit link.
3.	In the Company stale date setting field, type the new setting. The company stale date cannot exceed the days defined for the Maximum stale date setting . If the new company stale date is more restrictive than the stale date setting for an individual account, then stale date setting for that account is automatically updated to match the new company stale date setting.
4.	Click Save changes .

Changing the Account Stale Date - Positive Pay

The stale date is the number of days after which a check written for the corresponding account is considered stale.

1.	Click Administration > Manage positive pay settings .
2.	Click the link in the Account column for the account you want to change.
3.	In the Stale date setting field, type the new setting. The account stale date cannot exceed the days defined for the company.
4.	Click Save changes .