



POSITIVE PAY USER GUIDE

Within **Payments > Positive Pay**, you can create Positive Pay items, work with Positive Pay and ACH exceptions, and work with Positive Pay upload formats.

- **Check Exceptions** – Within *Check Exceptions* view to search for a specific Positive Pay exception and to view the available list of Positive Pay exceptions.

To find an exception, start typing either the **Account** number, **Check Number**, **Issued Amount**, **Paid Amount**, or **Issued Date** in the filter box at the top of the page. The exceptions available narrow down as you type until the matching exception is left.

Select the **View Check** link in the *Check number* column to view the front and back sides of the check used in the exception.

Select **Details** to view additional information including who updated the exception, the **DNA Batch Number**, and **DNA Sequence Number**.

Working with Check Exceptions

Go to **Payments > Positive Pay > Check Exceptions**

The screenshot shows the 'Check Exceptions' interface. At the top, there is a search bar with the text 'Type to filter' and a magnifying glass icon. Below the search bar is a table with the following columns: Pay, Return, Account, Check Number, Paid Amount, Issued Amount, Posted Date, Issued Date, Issued Payee, and Exception Reason. The table contains two rows of data. The first row has 'Pay' set to 'Return' (indicated by a blue dot), 'Account' 1111, 'Paid Amount' \$1.00, 'Issued Amount' \$0.00, and 'Posted Date' 02/16/2021. The 'Exception Reason' is 'Amount mismatch'. The second row has 'Pay' set to 'Return' (indicated by a blue dot), 'Account' 1234, 'Paid Amount' \$2.00, 'Issued Amount' \$0.00, and 'Posted Date' 02/16/2021. The 'Exception Reason' is 'Amount mismatch'. Below the table, it says 'Viewing 1 - 2 of 2'. At the bottom of the screenshot, a 'Details 1111' dialog box is open, showing various fields: Account: 1111, Check Number, Paid Amount: \$1.00, Issued Amount: \$0.00, Posted Date: 02/16/2021, Issued Date, Issued Payee, Exception Reason: Amount mismatch, Previous Decision By: Financial Institution, Source of Entry: Y, Protected (Y/N): N, DDA Batch Number: 507, DDA Sequence Number: 25, and Previous Decision: Return. There is a 'Close' button at the bottom of the dialog box.

Change the *Pay* or *Return* options as needed for each exception item or you can select the column name check box for all exceptions to be marked the same way.

Select **Review** – a review decisions dialog box appears

Ensure that the changes from the **Prior Decision** to **New Decision** are accurate

Select **Save** - The following confirmation message appears: **Check Exception Decisions Saved Successfully!**

- **ACH Exceptions** – Use the *ACH Exceptions* view to locate a specific exception item, mark an exception as pay or return, and review any decisions made.

To find an exception, start typing either the **Account** number, **Issuing Company** name, the **Type** of exception, **SEC** code, **Amount**, or **Description** in the filter box at the top of the page. The exceptions available narrow down as you type until the matching exception is left.

Working with ACH Exceptions

Go to **Payments > Positive Pay > ACH Exceptions**

Change the *Pay* or *Return* options as needed for each exception item or you can select the column name check box for all exceptions to be marked the same way.

Select **Review** – a review decisions dialog box appears

Ensure that the changes from the **Prior Decision** to **New Decision** are accurate

Select **Save** - The following confirmation message appears: **ACH Exception Decisions Saved Successfully!**


- **ACH Filters** – Use the ACH Exception Filter List to view the available filters

Searching the ACH Exception Filters

Go to **Payments > Positive Pay > ACH Filters**

Expand the *Search ACH Exception Filters* panel

Complete the fields:

- **Accounts** – Select the appropriate account numbers, or leave all accounts selected by default.
- **ACH Company Name** – Select the ACH company or companies to search for from this drop-down list.
- **ACH Company ID** – The identification number of the ACH company
- **SEC Code** – Select the code from the drop-down list that corresponds to the previous selection.
- **Amount** – Select *Specific Amount* or *Range* from the drop-down list. Then, enter the amounts in the text boxes available.
- **Expiration Date** – Select either *Date Range* or *Specific Date* from the drop-down list, and then enter the date using the  calendar feature.

Select *Allow* or *Disallow* to determine the availability of the **Expiration Filter**

Select **Search**

➤ **Create/Import Check Issues** – Use the Create/Import Check Issues view to upload or create issued items.

Enter Checks – Use this option to enter individual or multiple checks manually that have been issued into Treasury Management.

Upload File – Use this option to upload a file of issued check items.

Creating Issued Checks

On the *Manage Issued Items* tab, select *Enter Checks*

Enter the account number or select the **Search** icon to choose from a list of accounts.

On the *Search Accounts* dialog that opens, click **Select** beside the correct **Account Number**

Select **Add Row** and complete the item details

Select **Review** – you proceed to the *Review* tab

Review the information entered to ensure that it is accurate.

Select **Confirm** – you proceed to the *Confirmation* tab, confirming that you successfully processed the issued items.

Uploading Issued Items

Go to **Payments > Positive Pay > Create / Import Check Issues**

On the *Upload Positive Pay File* tab, select *Upload File*

Select the format of the file that you are uploading from the Saved Format drop-down list

Enter the account number for the **Account** field

Choose **Select File**, browse to and select the file to upload, and then select **Open**

Select **Upload**

Review the information entered to ensure that it is accurate

- Select **Add Row** or the plus sign at the end of the row to add an issued item. You can also select the delete icon to remove an issued item.

Select **Review** – you proceed to the *Review* tab

Review the information entered to ensure that it is accurate

Select **Confirm**

- **Check Upload Formats** – Use the Check Upload Formats view to build an individual format for check uploads and to view the list of current upload formats.
 - **NOTE:** IF you select **Delimited**, indicate the order of the columns in your file. If you select **Fixed Position**, indicate the starting and ending positions of the columns in your file.

Creating a Check Upload Format

Go to **Payments > Positive Pay > Check Upload Formats**

Select **Create New Format** – the *Positive Pay Mapping Tool* page appears

Select **Delimited** or **Fixed Position** for the **Upload Format**

*If **Fixed Position** is selected, the values entered in the following steps must be greater than 0, the values entered cannot match, and the ending value must be greater than the beginning value.

Enter a **Template Name**

Enter the number of header and footer rows to exclude

Select *Decimal Included, Whole Dollar, or Implied Decimal* from the **Item Amount** options

Select an **Issue Date Format** from the drop-down list

Select a **Void Date Format** from the drop-down list

Enter the **Checking Indicator**

Enter the **Savings Indicator**

Enter the **Void Indicator**

Complete the remaining fields, determined by whether you selected **Delimited** or **Fixed Position**:

- Column Order (Delimited)
- Positioning (Fixed Position)

Select **Save**

For further instruction on how to use additional Positive Pay features, please refer to the **Treasury Complete Guide** or contact **Professional Services** at professionalservices@linkbank.com