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Positive Pay (Checks)


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

Entering Issued Check Items

Adding Check Issues

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

Issue Verification 

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

New Entry

Entry Type: **Issue**

Account Information

Account: **Pirate Jake Test Acct 0001 - Checking - *0001**

Item Details

Check Number: **1234**
 Amount: **\$10.00**
 Issued Date: **01/01/2024**
 Payee: **Test Company LLC**

Submit for Approval

Importing Check Issue Files

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

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

Import Issues / Manage File Formats

[Add a file definition](#) | [View the status of files imported in the last 40 calendar days](#)

File Definitions

(To view, edit, or delete a file definition, click the file name.)

	Name ↑	Description
<input type="radio"/>	CBC Test	Test Company

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

Import Confirmation 🗖

The file has been successfully received and is being processed.

Import another file

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

Adding a File Definition for Importing Check Files

1. Click **Account Services > Import issues**
2. Click the **Add a file definition** link.
3. Complete the following **Description** fields and then click **Continue**:
 - Definition name: Enter the name of the definition (up to 20 alphanumeric characters).
 - Description: Enter information about the definition (up to 20 alphanumeric characters).
 - File contents: **Issues**.
 - File type: Select **Delimited**.
4. Complete the Characteristics fields and then click **Continue**:
 - Field delimiter: The character used to separate the data. It will be a comma (,), a dash (-), a semi-colon (;), or a Tab.
 - Text qualifier: A single or double quote that is placed on either side of the text so that if a data field includes a character such as a comma, it is not considered a field delimiter.
 - For example, if a file includes a company name like "Sample Company, Inc." the text qualifier ensures that the company name is not separated by the comma during the import process.
 - Amount format: Decimal included (i.e. 123.00) or Decimal not included (i.e. 123). An applied decimal format is required if decimals are not included.
 - Date format: Select the format that matches your file. (i.e. "04/23/2022" would use "MM/DD/YYYY")
5. Complete the Default Field Values (Optional) and then click **Continue**:
 - ABA/TRC
 - Account
 - Issue type: Issue or Void
 - Issue action: Add or Delete
6. Type the numeric order of the **Position Number** fields as they would appear in the file and then click **Add file definition**.
7. Click **Add File Definition**

Description

Definition Name: CBC Test
 Description: Test Company
 File Contents: Issues
 File Type: Fixed

Characteristics

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

Default Field Values (Optional)

ABA/TRC: 122243402
 Account: *0001 - Pirate Jake Test Acct 0001
 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	17 to 26	Numeric only (0-9), 15 characters max
Amount	27 to 36	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	37 to 44	Numeric date in specified format (for example, MMDDYY)
Issue Type	45 to 45	Issue, I, Void, V
Debit/Credit (Optional)		Debit, D, Credit, C
Payee	46 to 90	Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 128 characters max

Making Decisions on Check Exceptions

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

1. Click **Account Services > Positive Pay**
2. Click **Manage exceptions.**
3. Go to the **Check Exceptions Awaiting Decision** section to make a decision on one or more exceptions:

Option	Description
A) Make a decision on one exception:	<ol style="list-style-type: none"> 2. Click the Select decision link beside the exception on which you want to make a decision. 3. Click a link in the Decision column.
B) 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.

Check Exceptions Awaiting Decision

Decisions can be made from 09:00 AM to 03:00 PM ET. Checks converted to ACH electronic payments appear with "ACH" beside the check number.

A

Select All	Decision	Account	Check	Issued Date	Issued Amount	Amount Paid	Exception Reason	Payee	Approval Status
<input checked="" type="checkbox"/>	Select Decision Please select a Decision	*0189	200107 <small>ACH</small>			\$8,958.26	No Issue Found		0 of 1 received Ready to transmit

Apply

Continue

Exception Decisions

All decisions
 My decisions

Check

- Indicates item waiting for your approval.

Your cutoff time for decisions is 03:00 PM ET.

● *0189Checking #2 Test	23000001	No Issue Found
● *0189Checking #2 Test	200107	No Issue Found

B

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

Positive Pay

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

Decision Confirmation

The decisions below have been transmitted successfully.

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

New Selection

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

Check Exceptions Approved

Check Exceptions Decided

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

Cutoff Times for Decisions

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

Check Exception Reasons

Checks can differ from the reconciliation file for many reasons.

Exception Reason	Description
Duplicate Item	Two or more checks paid with the same serial number.
Amount Mismatch	The paid check amount and the issued amount are not the same.
Future Dated	The check was paid on a date earlier than when it was issued.
Posted Against Void	A paid check matched a voided issue.
No Issue Found	A paid check had no matching issue.
Serial Error	A paid check is missing a serial number. For example, the serial number may not have been correctly read during processing.
Payee Mismatch	The payee name on the posted check does not match the issued item. This Exception Reason is only applicable to companies that have the Payee Positive Pay service.
Posted Against Stop	A paid check matched a stopped issue.

ACH Positive Pay

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

ACH Exceptions

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

ACH exceptions with a **Pay** decision can be added to your list of originator company payment rules during the exception decision process. You will have the choice to modify the payment rule and select **Dollar Amount limits** and the **ACH Transaction Type** (ACH entry class). See *Managing ACH Payment Rules* below.

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

Making Decisions on ACH Exception Items

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

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

Verify Decisions

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

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

Decision	Account	Originator Company Name	Amount	Check Number	Effective Date ↑	Reject Reason	Approval Status
Pay	*1360		\$437.72		02/17/2022	Unauthorized ACH	0 of 1 received Ready to transmit
Add payment rule for this originating company							
Maximum Amount		ACH Transaction Type					
No Maximum		ALL					

Managing ACH Payment Rules

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

Payment rules can be added, edited, and deleted during the ACH exception decision window from 6:00 a.m. to 12:00 p.m. PST when the item is presented only.

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

Manage Exceptions

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

ACH Exceptions Awaiting Approval and/or Decision

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

Select All	Decision	Account	Originator Company Name	Amount	Check Number	Effective Date	Reject Reason	Approval Status
<input type="checkbox"/>	Pay	*1360		\$437.72		02/17/2022	Unauthorized ACH	0 of 1 received Ready to transmit
<input checked="" type="checkbox"/>	Add payment rule for this originating company							
Maximum Amount		ACH Transaction Type						
No Maximum		ALL 