

POSITIVE PAY USER GUIDE

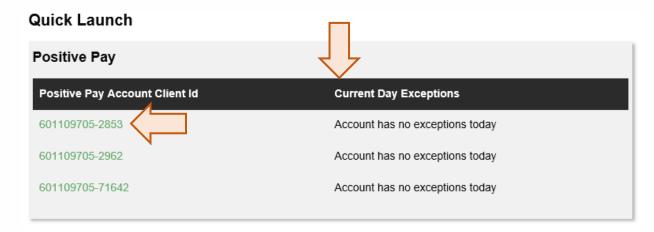
Table of Contents

Accessing the Positive Pay Portal	
Quick Exception Processing	
Quick Exception Processing Page – Top Detail	
Quick Exception Processing Page – Bottom Detail	
Exception Types	
Submitting an Issued Check File	
Adding a New Issued Check	8
Voiding a Check	
Conducting a Check Search	
Conducting an ACH Transaction Search	
Adding an ACH Authorization Rule	
Report Options	

Accessing the Positive Pay Portal

The Positive Pay portal can be accessed via the Home page of Business Online under the Quick Launch > Positive Pay section. Select one of the Account links in the Positive Pay Account Client ID column.

Note: The Current Day Exceptions column will indicate if an account has exceptions to review that day or not.



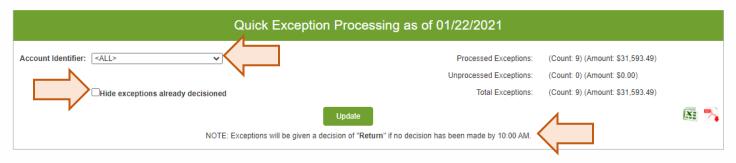


Quick Exception Processing



The Quick Exception Processing screen is an efficient method of managing exception item activity. Pay and Return decisions can be made on all items via a single screen. The screen can be accessed by selecting *Quick Exception Processing* under the Exception Processing header.

Quick Exception Processing Page – Top Detail



Account Identifier: Change this to display exceptions for a specific account. Default is to display All.

Hide Exceptions Already Decisioned: Determines whether all exception items are displayed or only those in which a pay/return decision has not been made.

Cutoff Time: Items not decisioned by the cutoff time will be automatically given a decision of Return. The daily cutoff time is 10:00AM. If a decision needs to be changed after the cutoff time, contact United Prairie Bank.

Quick Exception Processing Page – Bottom Detail

Account Identifie	Paid Date	Check #	Amount	Issued Payee	Exception Type	Pay	Return	Reason
1 Test038	01/08/2021	Add ACH Rule	271.40		UNAUTHORIZED ACH TRANSACTION (CCD/1161124166/DR) - PAYCHEX EIB INVOICE X90745200023906	✓		<not selected=""></not>
2 Test038	01/08/2021	Add ACH Rule	393.68		UNAUTHORIZED ACH TRANSACTION (CCD/9181846002/DR) - Frito Lay eCHK 02568025x025896	✓		<not selected=""></not>
3 Test038	01/08/2021	Add ACH Rule	2,607.09		UNAUTHORIZED ACH TRANSACTION (CCD/411673684 /DR) - STAPLES ENT Blue Line	✓		<not selected=""></not>
4 Test038	01/08/2021	Add ACH Rule	7,224.31		UNAUTHORIZED ACH TRANSACTION (CCD/1161124166/DR) - PAYCHEX TPS TAXES 90740800008552X		✓	Unauthorized 🗸
5 Test038	01/08/2021	View Image 24019	120.01		PAID NOT ISSUED		✓	□ Duplicate ✓
6 Test038	01/08/2021	View Image 24023	626.80		PAID NOT ISSUED	✓		<not selected=""></not>



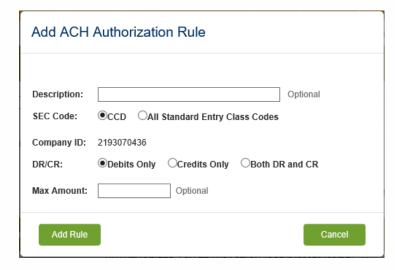
Account Identifier: This identifies the Client and the Account number. The last four digits will be the last for digits of a specific Positive Pay account.

Paid Date: The paid date for the check or ACH transaction.

Check #: The check number of this item.

Add ACH Rule: If using ACH Positive Pay, this link will allow an ACH Authorization Rule to be set up directly from the Quick Exception Processing page. Adding an ACH Authorization Rule this way will prefill certain fields based on the ACH item that cleared the account.

An ACH Authorization Rule is what is used to decide whether an ACH transaction is an Exception or is allowed. Rules indicate transactions that are allowed without review. For example, the ACH Authorization Rule pictured would allow any debit from this specific Company that has an SEC Code of CCD. If the item was a Credit it would create an exception unless there is another rule indicating it is allowed.



Description: Custom description of the ACH Authorization Rule.

SEC Code: Designate whether the rule applies to the SEC tied to this transaction or All SEC Codes this Company may send.

DR/CR: Indicate whether this rule applies to Debits Only, Credits Only or Both for transaction from this Company.

Max Amount: If desired, enter an amount that is allowable without review regarding this Company/SEC Code/DR/CR.

View Image: Clicking on the "View Image" link will display the check image for the selected item. Both the Front and Back of the image are available to view.

Amount: The amount of the item that has been presented for payment.

Issued Payee: The issued payee name for this check. Issued Payee will only display a value if it is included in the Upload File or entered when manually adding an issued check.

Exception Type: The reason that the item is on the exception list. Possible exception types are as follows:



Exception Types	Explanation
Amount Mismatch	The paid check amount did not match the issued check amount in Positive Pay. Paying this exception will automatically void the original issued item and create an issued check for this amount.
Blocked Transaction	The transaction is blocked due to a rule.
Check Number Is Zero	The item is clearing without a check number assigned. This is usually due to a misread when the item was captured. Paying this exception will result in a paid check with a zero check number.
Dup Paid Item/Amt Mismatch	The check number has already been paid; however, the amount of this item is different from the amount of the item that previously paid. Perform a <i>check search</i> to find the duplicate item. Paying this exception will automatically create a new issued item. As a result, the check number will be duplicated in the check history, each with a different amount.
Duplicate Paid Item	The check number is paid twice in the same processing update. The first record that is processed will reconcile the issued item, and the second record (for this check number) that is processed will result in a "Duplicate Paid Item" exception. Perform a <i>check search</i> to research the duplicate. Paying this exception will automatically create a new issued item. As a result, the check number will be duplicated in the check history.
Paid Not Issued	The check has not been issued. Checks are issued either by being included in an issued check file or manually input as an issued item. Paying this exception will automatically create the issued item with the issued date being the date the check paid.
Previously Paid Item Posted	The check has already been paid in a previous update. Paying this exception will automatically create a new issued item. As a result, the check number will be duplicated in the check history.
Stale Dated Item	The item is a stale dated check. A check is considered stale dated if the item was issued 180 days or more in the past. Paying this exception will mark the stale dated item as paid.
Unauthorized ACH Transaction	The ACH transaction was not defined in the ACH Authorization Rules for the account.
Voided Item	The check has been <i>voided</i> in Positive Pay. Paying this exception will automatically create a new issued item, while also leaving the original issued item with a status of Void. As a result, the check number will be duplicated in the check history, one of which will be voided and the other paid.



Decision: Check the box to indicate if the item should be paid or returned.

Reason: The reason for the Return decision. Reason options are as follows:

<u>DUPLICATE (Check Only)</u>: The item was previously paid.

<u>FRAUDULENT (Check Only)</u>: The item is Altered, Counterfeit or Forged. CONTACT TO UNITED PRAIRIE IS REQUIRED. <u>INCORRECT (ACH Only)</u>: The item was authorized but is incorrect in some way. For example, the amount is different than was authorized or authorization has been revoked.

INCORRECT AMOUNT (Check Only): The item is presenting for an amount different than was issued.

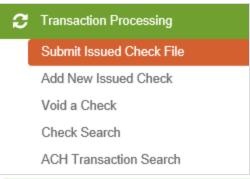
REFER TO MAKER (Check Only): Any reason does not fall under another Reason type.

<u>STALE DATED (Check Only):</u> The item is a stale dated check. A check is considered stale dated if the item was issued 180 days or more in the past.

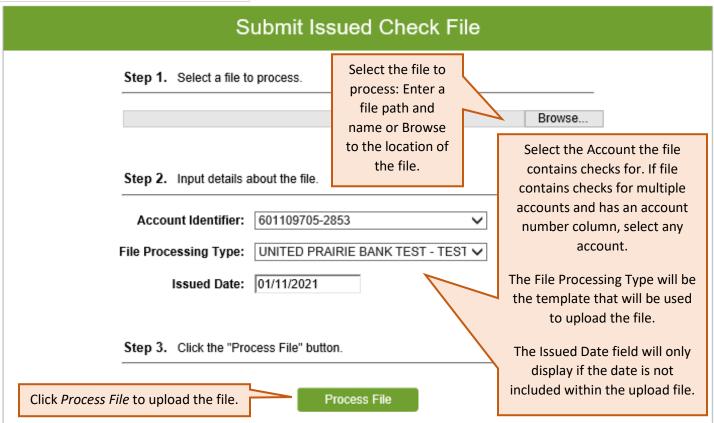
<u>UNAUTHORIZED</u> (ACH Only): The item was not authorized in any way.



Submitting an Issued Check File



The Submit Issued Check File screen is used to upload issued check files to United Prairie Bank.





Once a file is uploaded and processed, a window will be displayed indicating the processing status.

Processing Results							
File Name	Upload Date	Status	Items	Amount			
Sample Upload Template.csv	1/11/21 12:49:31 PM	Processed	2	\$90.00			

If the file has not processed within 30 seconds a message is displayed stating that an email will be sent indicating the file processing status. The file processing status can also be using the Issued Check File Processing Log screen. The following is a list of the possible processing statuses:

<u>Unprocessed</u>: The file has been uploaded but has not yet been processed.

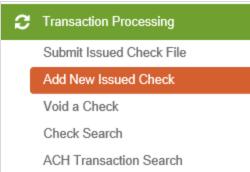
Processed: The file was processed successfully.

<u>Processed with Exceptions</u>: The file was processed successfully, but duplicate checks were not loaded.

Rejected: The file was rejected due to the file format not matching the format selected



Adding a New Issued Check



The Add New Issued Check screen is used if a check was manually written or was otherwise not included in the electronic issued check file that was uploaded. Any checks entered on this screen in one setting will be displayed below.



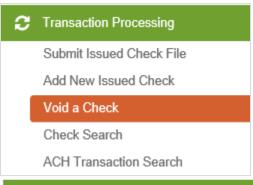
Account Identifier: The description that identifies the account from another Positive Pay account. The last for digits will match that of one of the accounts.

Once a check is added, the details will appear below the Add New Issued Check window.

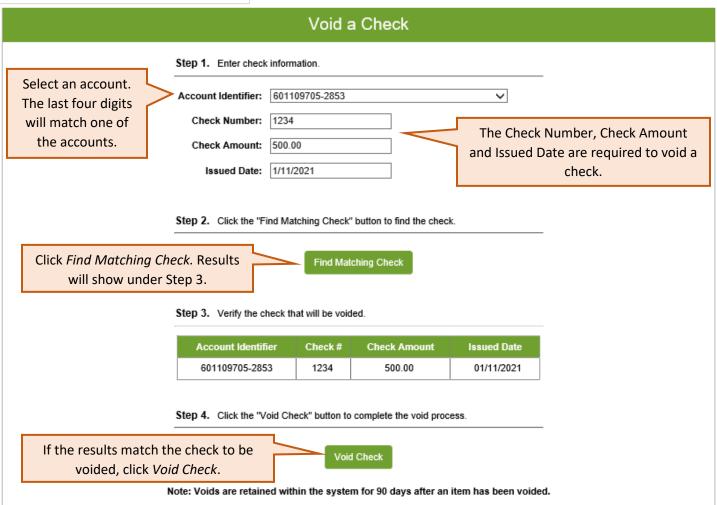




Voiding a Check

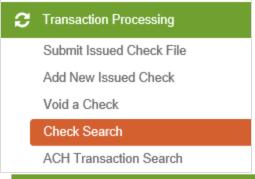


The Void Check screen is used to void an issued check on a specific account.

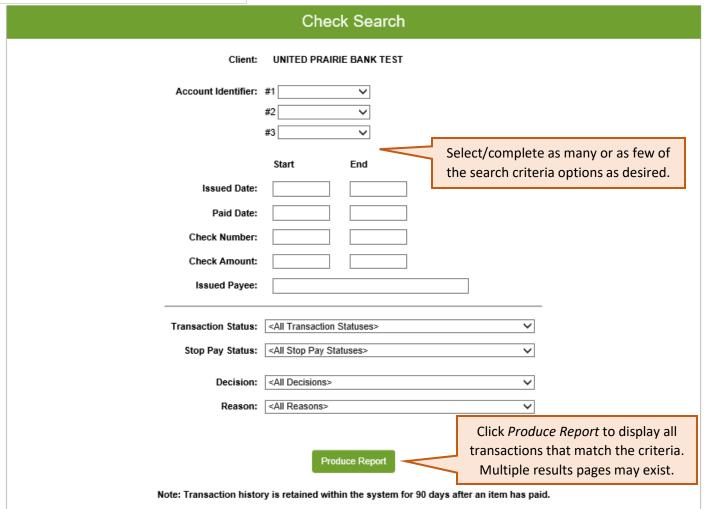




Conducting a Check Search

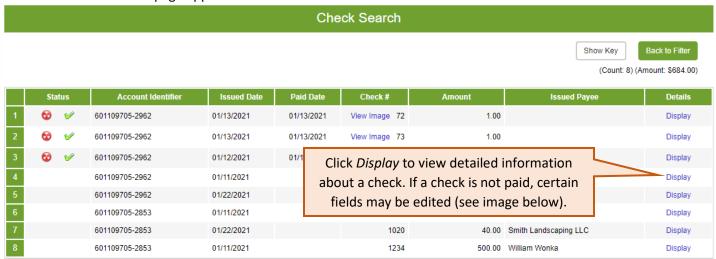


The Check Search screen is used to search for specific transactions using dynamic selection criteria. Within the Check Search results, certain details of a check may be edited, or the check can be deleted.





The Check Search results page appears.



Status: Icons representing the status of the transaction. Possible statuses represented by the icon are as follows (no icon indicates that the item is an outstanding check):

Exception: Displayed on items that are flagged as exceptions by the system.



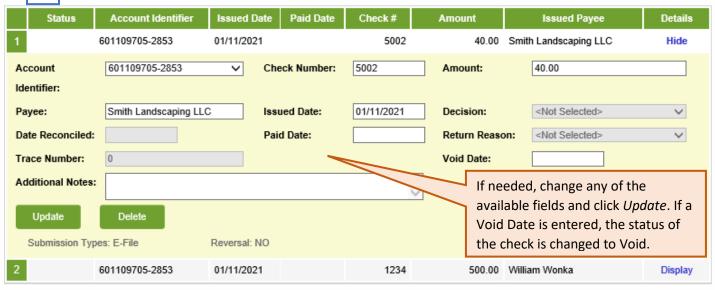
Paid: Displayed on items that have been previously paid.



Stop Payment: Displayed for checks that have been stopped with a Stop Payment and the status within Positive Pay has been changed.



Void: Displayed on items that have been voided.

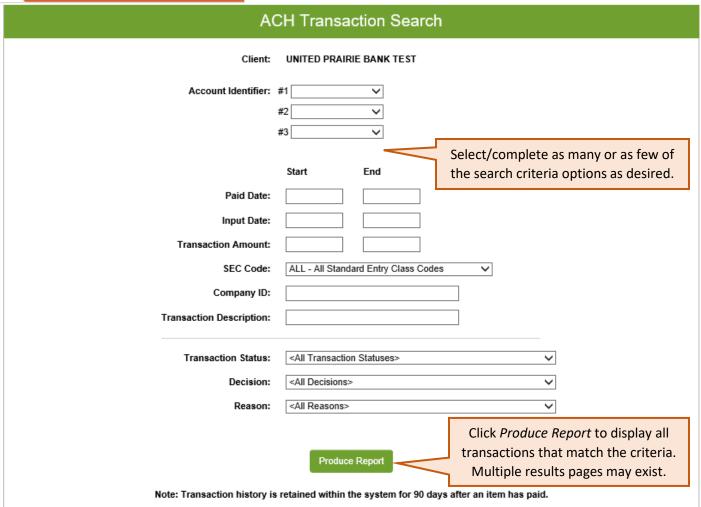




Conducting an ACH Transaction Search

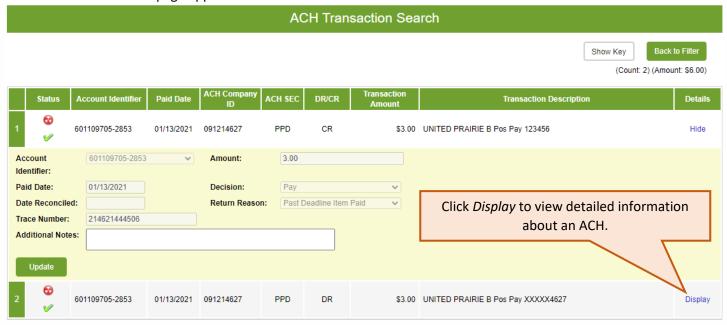


The ACH Transaction Search screen is used to search for specific transactions using dynamic selection criteria.





The Check Search results page appears.



Status: Icons representing the status of the transaction. By clicking on the *Show Key* link in the top-right portion of the screen, a legend displaying the description of each status icon is displayed. The possible statuses represented by an icon are as follows:



Exception: Displayed on items that are flagged as exceptions by the system.

Paid: Displayed on items that have been previously paid.

Account Identifier: The description that identifies the account from another Positive Pay account. The last for digits will match that of one of the accounts.

Paid Date: The paid date for this transaction.

ACH Company ID: The originating ACH Company's identification number.

ACH SEC: The ACH standard entry class.

DR/CR: Indicates if the transaction is a debit or credit.

Transaction Amount: The amount of the ACH transaction that has been presented for payment.

Transaction Description: The description of the ACH transaction



Adding an ACH Authorization Rule



The ACH Authorization Rules Setup screen is used to define all the preauthorized ACH transaction rules for an account. An ACH authorization rule can include the originating company, standard entry class, transaction type (debits and/or credits), and maximum authorized dollar amount.



Notification Type for Unauthorized ACH Transactions: Select Create Exception or Email Notification Only. The value *Create Exception* indicates that any unauthorized ACH transaction will become an exception that requires a pay or return decision by the client. The value *Email Notification Only* indicates that the client will receive an email notification of any unauthorized transaction.

Account Identifier: The description that identifies the account from another Positive Pay account. The last for digits will match that of one of the accounts.

Description: This is the client defined description of ACH rule.

Company ID: The originating company ID of the transaction from the ACH file. If the company ID field is left blank, the rule will apply to all company IDs.

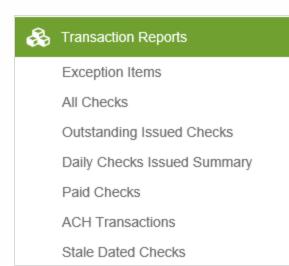
Standard Entry Class Code: A list of ACH standard entry class (SEC) codes. Either a specific SEC code can be selected or "ALL – All Standard Entry Class Codes" can be selected to include all SEC codes.

Debits or Credits: Select either debits, credits, or both debits and credits to define the types of transactions for this rule.

Maximum Allowable Amount: The maximum allowed amount for this type of transaction. If the amount is left zero, the maximum amount field is not used during the authorization process.



Report Options



Exception Items: The Exception Items report filter screen allows the user to generate a report of items that were flagged as exception items. Optionally select items that meet specific criteria. Criteria can include: Exception Date, Exception Type (ACH, Check or Both), pay/return decision or return reason.

All Checks: The All Checks Report filter screen generates an on-line report using dynamic selection criteria. Select items by Issued Date, Paid Date, Input Date, Exception Date or Issued Payee. Optionally select items that meet a specific pay/return decision or return reason.

Outstanding Issued Checks: The Outstanding Issued Checks report filter screen allows the user to create an outstanding issued checks report using dynamic selection criteria. Select items by Issued Date, Input Date, Outstanding as of Date or Issued Payee.

Daily Checks Issued Summary: The Daily Issued Checks Summary report is an easy way to see how many checks were issued on any given day and their totals. The dynamic selection criterion allows the user to fine tune the report to their specific needs. This includes both manually loaded checks and checks uploaded through an issued check file.

Paid Checks: The Paid Checks report filter screen allows the user to create a report of paid checks using dynamic selection criteria. Select items by Issued Date, Paid Date, Input Date or Issued Payee.

ACH Transactions: The ACH Transactions report filter screen allows the user to create a report of ACH transactions for a specific date range. If no date range is defined, all ACH transactions currently stored within the system are displayed. Report may be filtered by Paid Date, SEC Code or Company ID.

Stale Dated Checks: The Stale Dated Checks report filter screen allows the user to create a report of stale dated checks using dynamic selection criteria. A check is considered stale dated if the item was issued 180 days or more in the past. Select items by Issued Date, Input Date, As of Date or Issued Payee.



ACH Authorization Report: The ACH Authorization Report displays a listing of all pre-authorized rules.

Issued Check File Processing Log: The Issued Check File Processing Log displays a list of all issued check files that have been electronically

submitted via the Positive Pay web interface. Select items by Upload Date, Item Count or Dollar Amount. If a submitted file had errors, the user can drill down to view the errors by clicking in the "Results" column.