

POSITIVE PAY USER GUIDE

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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 Launch

Positive Pay Account Client Id	Current Day Exceptions
601109705-2853	Account has no exceptions today
601109705-2962	Account has no exceptions today
601109705-71642	Account has no exceptions today


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


Quick Exception Processing as of 01/22/2021

Account Identifier: 

Hide exceptions already decided 

Processed Exceptions: (Count: 9) (Amount: \$31,593.49)
 Unprocessed Exceptions: (Count: 0) (Amount: \$0.00)
 Total Exceptions: (Count: 9) (Amount: \$31,593.49)



NOTE: Exceptions will be given a decision of "Return" if no decision has been made by 10:00 AM. 

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

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

Cutoff Time: Items not decided 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 Identifier	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	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<Not Selected>
2	Test038	01/08/2021	Add ACH Rule	393.68		UNAUTHORIZED ACH TRANSACTION (CCD/9181846002/DR) - Frito Lay eCHK 02568025x025896	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<Not Selected>
3	Test038	01/08/2021	Add ACH Rule	2,607.09		UNAUTHORIZED ACH TRANSACTION (CCD/411673684 /DR) - STAPLES ENT Blue Line	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<Not Selected>
4	Test038	01/08/2021	Add ACH Rule	7,224.31		UNAUTHORIZED ACH TRANSACTION (CCD/1161124166/DR) - PAYCHEX TPS TAXES 90740800008552X	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Unauthorized
5	Test038	01/08/2021	View Image 24019	120.01		PAID NOT ISSUED	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Duplicate
6	Test038	01/08/2021	View Image 24023	626.80		PAID NOT ISSUED	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<Not Selected>



Account Identifier: This identifies the Client and the Account number. The last four digits will be the last four 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.

Add ACH Authorization Rule

Description: Optional

SEC Code: CCD All Standard Entry Class Codes

Company ID: 2193070436

DR/CR: Debits Only Credits Only Both DR and CR

Max Amount: Optional

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:

DUPLICATE (Check Only): The item was previously paid.

FRAUDULENT (Check Only): The item is Altered, Counterfeit or Forged. CONTACT TO UNITED PRAIRIE IS REQUIRED.

INCORRECT (ACH Only): 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.

STALE DATED (Check Only): 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.

UNAUTHORIZED (ACH Only): The item was not authorized in any way.

Submitting an Issued Check File

Transaction Processing

Submit Issued Check File

Add New Issued Check

Void a Check

Check Search

ACH Transaction Search

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

Submit Issued Check File

Step 1. Select a file to process.

Select the file to process: Enter a file path and name or Browse to the location of the file.

Step 2. Input details about the file.

Account Identifier:

File Processing Type:

Issued Date:

Select the Account the file contains checks for. If file contains checks for multiple accounts and has an account number column, select any account.

The File Processing Type will be the template that will be used to upload the file.

The Issued Date field will only display if the date is not included within the upload file.

Step 3. Click the "Process File" button.

Click *Process File* to upload the file.



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:

Unprocessed: The file has been uploaded but has not yet been processed.

Processed: The file was processed successfully.

Processed with Exceptions: 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

Transaction Processing

- Submit Issued Check File
- Add New Issued Check**
- Void a Check
- Check Search
- ACH Transaction Search

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.

Add New Issued Check

Account Identifier: <Not Selected> Check Number:

Amount: Issued Date: 01/11/2021

Issued Payee:

Notes:

512 characters left.

Auto-Increment Check Number

Checking this box will increment the check number by one after each check submission.

The Account Identifier, Check Number, Amount, and Issued Date are required fields when adding a new issued check.

Click Add Check to add a single check.

Account Identifier: The description that identifies the account from another Positive Pay account. The last four 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.

	Account Identifier	Check Number	Amount	Issued Date	Issued Payee	Notes
1	601109705-2853	1234	\$500.00	01/11/2021	William Wonka	
			Total: \$500.00			

Voiding a Check

Transaction Processing

- Submit Issued Check File
- Add New Issued Check
- Void a Check**
- Check Search
- ACH Transaction Search

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

Void a Check

Step 1. Enter check information.

Select an account. The last four digits will match one of the accounts.

Account Identifier:

Check Number:

Check Amount:

Issued Date:

The Check Number, Check Amount and Issued Date are required to void a check.

Step 2. Click the "Find Matching Check" button to find the check.

Click *Find Matching Check*. Results will show under Step 3.

Step 3. Verify the check that will be voided.

Account Identifier	Check #	Check Amount	Issued Date
601109705-2853	1234	500.00	01/11/2021

Step 4. Click the "Void Check" button to complete the void process.

If the results match the check to be voided, click *Void Check*.

Note: Voids are retained within the system for 90 days after an item has been voided.

Conducting a Check Search

Transaction Processing

- Submit Issued Check File
- Add New Issued Check
- Void a Check
- Check Search**
- ACH Transaction 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.

Check Search

Client: UNITED PRAIRIE BANK TEST

Account Identifier: #1

#2

#3

	Start	End
Issued Date:	<input type="text"/>	<input type="text"/>
Paid Date:	<input type="text"/>	<input type="text"/>
Check Number:	<input type="text"/>	<input type="text"/>
Check Amount:	<input type="text"/>	<input type="text"/>
Issued Payee:	<input type="text"/>	

Transaction Status:

Stop Pay Status:

Decision:

Reason:

Note: Transaction history is retained within the system for 90 days after an item has paid.




Select/complete as many or as few of the search criteria options as desired.

Click *Produce Report* to display all transactions that match the criteria. Multiple results pages may exist.

The Check Search results page appears.

Check Search

(Count: 8) (Amount: \$684.00)

	Status	Account Identifier	Issued Date	Paid Date	Check #	Amount	Issued Payee	Details
1	 	601109705-2962	01/13/2021	01/13/2021	View Image 72	1.00		Display
2	 	601109705-2962	01/13/2021	01/13/2021	View Image 73	1.00		Display
3	 	601109705-2962	01/12/2021	01/11/2021				Display
4		601109705-2962	01/11/2021					Display
5		601109705-2962	01/22/2021					Display
6		601109705-2853	01/11/2021					Display
7		601109705-2853	01/22/2021		1020	40.00	Smith Landscaping LLC	Display
8		601109705-2853	01/11/2021		1234	500.00	William Wonka	Display

Click *Display* to view detailed information about a check. If a check is not paid, certain fields may be edited (see image below).

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.

	Status	Account Identifier	Issued Date	Paid Date	Check #	Amount	Issued Payee	Details
1		601109705-2853	01/11/2021		5002	40.00	Smith Landscaping LLC	Hide
<div style="background-color: #e8f5e9; padding: 10px;"> <p>Account Identifier: <input type="text" value="601109705-2853"/> Check Number: <input type="text" value="5002"/> Amount: <input type="text" value="40.00"/></p> <p>Payee: <input type="text" value="Smith Landscaping LLC"/> Issued Date: <input type="text" value="01/11/2021"/> Decision: <input type="text" value="<Not Selected>"/></p> <p>Date Reconciled: <input type="text"/> Paid Date: <input type="text"/> Return Reason: <input type="text" value="<Not Selected>"/></p> <p>Trace Number: <input type="text" value="0"/> Void Date: <input type="text"/></p> <p>Additional Notes: <input type="text"/></p> <p><input type="button" value="Update"/> <input type="button" value="Delete"/></p> <p>Submission Types: E-File Reversal: NO</p> </div>								
2		601109705-2853	01/11/2021		1234	500.00	William Wonka	Display

If needed, change any of the available fields and click *Update*. If a Void Date is entered, the status of the check is changed to Void.

Conducting an ACH Transaction Search

- Transaction Processing
 - Submit Issued Check File
 - Add New Issued Check
 - Void a Check
 - Check Search
 - ACH Transaction Search**

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

ACH Transaction Search

Client: UNITED PRAIRIE BANK TEST

Account Identifier: #1 #2 #3

	Start	End
Paid Date:	<input type="text"/>	<input type="text"/>
Input Date:	<input type="text"/>	<input type="text"/>
Transaction Amount:	<input type="text"/>	<input type="text"/>

SEC Code: ALL - All Standard Entry Class Codes

Company ID:

Transaction Description:

Transaction Status: <All Transaction Statuses>

Decision: <All Decisions>

Reason: <All Reasons>

Note: Transaction history is retained within the system for 90 days after an item has paid.





Select/complete as many or as few of the search criteria options as desired.

Click *Produce Report* to display all transactions that match the criteria. Multiple results pages may exist.

The Check Search results page appears.

ACH Transaction Search

Show Key Back to Filter
(Count: 2) (Amount: \$6.00)

	Status	Account Identifier	Paid Date	ACH Company ID	ACH SEC	DR/CR	Transaction Amount	Transaction Description	Details
1	 	601109705-2853	01/13/2021	091214627	PPD	CR	\$3.00	UNITED PRAIRIE B Pos Pay 123456	Hide
<div style="background-color: #ffffcc; padding: 10px;"> <p>Account Identifier: <input type="text" value="601109705-2853"/> Amount: <input type="text" value="3.00"/></p> <p>Paid Date: <input type="text" value="01/13/2021"/> Decision: <input type="text" value="Pay"/></p> <p>Date Reconciled: <input type="text"/> Return Reason: <input type="text" value="Past Deadline Item Paid"/></p> <p>Trace Number: <input type="text" value="214621444506"/></p> <p>Additional Notes: <input type="text"/></p> <p><input type="button" value="Update"/></p> </div> <div style="border: 1px solid orange; padding: 5px; margin-top: 10px; width: fit-content;"> <p>Click <i>Display</i> to view detailed information about an ACH.</p> </div>									
2	 	601109705-2853	01/13/2021	091214627	PPD	DR	\$3.00	UNITED PRAIRIE B Pos Pay XXXXX4627	Display

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

 Client/Account Maintenance

ACH Authorization Rules Setup

The ACH Authorization Rules Setup screen is used to define all the pre-authorized 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.

ACH Authorization Rules Setup						
Notification Type for Unauthorized ACH Transactions: <input type="text" value="Create Exception"/> Edit						
	Account Identifier	Description	Company ID	Standard Entry Class Code	Debits or Credits	Maximum Allowable Amount
1	601109705-2853	Test ACH Auth Rule	091214627	ALL - All Standard Entry Class Codes	Both DR and CR	
	601109705-2853 <input type="text"/>	<input type="text"/>	<input type="text"/>	ALL - All Standard Entry Class Codes <input type="text"/>	<Select> <input type="text"/>	<input type="text"/>
						Edit
						Add

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

Transaction Reports	
	Exception Items
	All Checks
	Outstanding Issued Checks
	Daily Checks Issued Summary
	Paid Checks
	ACH Transactions
	Stale Dated Checks

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.

System Reports	
	ACH Authorization Report
	Issued Check File Processing Log

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.