

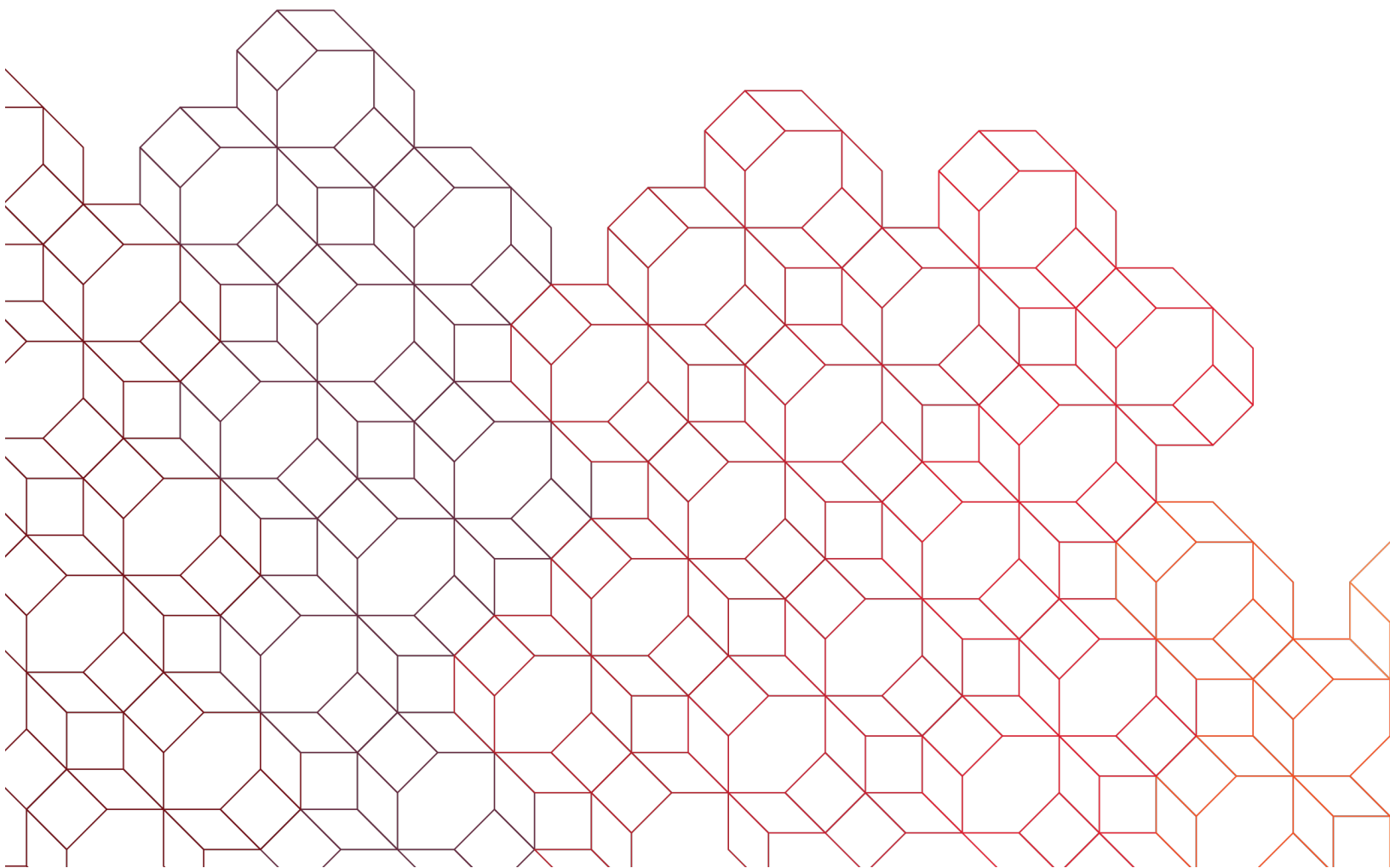


Positive Pay and Reverse Positive Pay

This Quick Reference Guide is to assist you in navigating different check positive pay features within Exchange. You will learn how to navigate the positive pay list view, decision exception items, including reverse positive pay items and submit manual issues. Use the table of contents below to navigate to different topics within this guide.

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Positive Pay List View

The Positive Pay widget allows **Exchange** Users, based upon permissions, to view and decision Check Positive Pay and Reverse Positive Pay items. To access the Positive Pay widget, from the **Fraud & Risk Management** menu, select **Positive Pay**.

Positive Pay ⚙️

Today's Decisions Decision History

View All: [Accounts by Type](#)) [Positive Pay Items](#)) [Reverse Positive Pay Items](#)

07/12/2021 08:44 AM

Filter: All Accounts [Filters](#)

Actions	Status	Account Number	Account Name	Items	Pay	Return	Cutoff Time	⚙️
View	Decision Required	0130000022		1	0	0	07/12/2021 15:00:00	
View	Decision Required	0130000023	Payroll Account	3	0	0	07/12/2021 15:00:00	

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Positive Pay list view provides a list of all accounts setup under check positive pay services.

- You may view "Today's Decisions" or previous "Decision History" over the last **90 days**.
- Select "Accounts by Type" to show all accounts.
- Select "Positive Pay Items" to show only accounts with check positive pay items to decision.
- Select "Reverse Positive Pay" to show only accounts with reverse positive pay items to decision.
- Click "View" under the "Actions" menu to view account item details.
- The "Items" column indicates how many items to decision for the account.

NOTE: The column to the far right, "Cutoff Time". Decisions must be made by the time displayed which is Central Standard Time.



Check Positive Pay Items

Positive Pay Items (Exceptions) have a default of “Return All” or “Pay All” based upon your determination at the time of setup, and should a pay/return decision not be made by the cut off time. Exceptions are items that have been compared against “Issue Files” you have provided authorizing the Bank to pay to which these do not match any issues.

- Under the “Actions” Menu you have the option to “View” the item image or “Pay/Return”.
- You may also “Pay” an item by selecting the check box next to the item and click the “Pay” button.
- In addition, you may “Return” an item by selecting the check box next to the items and click the “Return” button. When return is selected, you must provide a reason for the return. Select the “Return Reason” and click “OK”.

View All: Accounts by Type) **Positive Pay Items** Reverse Positive Pay Items

Filter: Select fields All Decisions Filters

<input type="checkbox"/> All	Actions	Account Num...	Decision	Return Reason	Status	Exception Reason	Serial Number	Paid Date	Paid Amount
<input type="checkbox"/>	Pay	0130000023	No Decisi...			DOLLAR AMOUNT MISMATCH	96016230	07/12/2021	66,069.49
<input type="checkbox"/>	Pay Return View	0130000023	No Decisi...			ITEM NOT IN POSITIVE PAY	96016245	07/12/2021	302.15
<input type="checkbox"/>	Pay	0130000023	No Decisi...			ITEM NOT IN POSITIVE PAY	96016252	07/12/2021	55,837.29

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Return Reason

Return Reason: ALTERED CHECK

Buttons: Pay Return Approve Unapprove View Items OK Cancel

Once the positive pay decision is made, you will see a Success message appear with details of the decision and you will see the line item updated in the list view.

Positive Pay decisions by default are approved automatically. However, should secondary approval be required by your company and if you have permissions to approve your own positive pay decisions, you will see the “Approve” option in the Actions menu. If not, another user with the proper permissions will have to approve it before the decision can be released to the Bank for processing.

Success. 1 Decision Approved
Serial Number 96016230

Filter: Select fields All Decisions Filters

<input type="checkbox"/> All	Actions	Account Number	Decision	Return Reason	Status	Exception Reason	Serial Number	Paid Date	Paid Amount
<input type="checkbox"/>	Unappro...	0130000023	Return	ALTERED CH...	Appr...	DOLLAR AMOUNT MISMATCH	96016230	07/12/2021	66,069.49
<input type="checkbox"/>	Pay	0130000023	No Decision			ITEM NOT IN POSITIVE PAY	96016245	07/12/2021	302.15
<input type="checkbox"/>	Pay	0130000023	No Decision			ITEM NOT IN POSITIVE PAY	96016252	07/12/2021	55,837.29



Reverse Positive Pay Items

Reverse Positive Pay Items have a default of **“Pay All”** should a pay/return decision not be made by the cut off time. Reverse Positive Pay Items show all items presented to pay from the previous day.

- Under the “Actions” Menu you have the option to “View” the item image or “Pay/Return”.
- In addition, you may “Return” an item by selecting the check box next to the items and click the “Return” button. When return is selected, you must provide a reason for the return. Select the “Return Reason” and click “OK”.

View All: Accounts by Type) Positive Pay Items) Reverse Positive Pay Items

Filter: Select fields All Decisions Filters

All	Actions	Account Number	Serial Number	Payee Name	Paid Date	Paid Amount	Decision	Return Reason	Status	Bank Code
<input type="checkbox"/>	Pay	0130000022	1009		07/11/2021	700.00	No Decision			BOK

Viewing 1-1 of 1 records

Return Reason: ALTERED CHECK

Buttons: Pay, Return, Approve, Unapprove, View Items, OK, Cancel

When a decision is made, you will see a Success message appear with details of the decision and you will see the line item updated in the list view.

Reverse Positive Pay decisions by default are approved automatically. However, should secondary approval be required by your company and if you have permissions to approve your own reverse positive pay decisions, you will see the “Approve” option in the Actions menu. If not, another user with the proper permissions will have to approve it before the decision can be released to the Bank for processing.

View All: Accounts by Type) Positive Pay Items) Reverse Positive Pay Items

Success: 1 Decision Approved
Serial Number 1009

Filter: Select fields All Decisions Filters

All	Actions	Account Number	Serial Number	Payee Na...	Paid Date	Paid Amount	Decision	Return Reason	Status
<input type="checkbox"/>	Unapprove	0130000022	1009		07/11/2021	700.00	Return	REFER TO MAKER	Approved

Viewing 1-1 of 1 records

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Check Issue Management List View

The Check Issue Management widget allows **Exchange** Users, based upon permissions, to submit manual check issues or voids to the Bank. To access the Check Issue Management widget, from the **Fraud & Risk Management** menu, select **Positive Pay** and is located within the Positive Pay workspace.

Check Issue Management

Check Issues/Voids

07/12/2021 08:44 AM | Show Totals

Add Check Issue/Void

Filter Select fields

All Checks Including Test Checks Filters

All	Actions	Type	Status	From Account	Serial Number	Amount	Date	Payee Name	Memo	Entry Method	Job Id
<input type="checkbox"/>	View	Void	Approved	0130000023	654321		07/07/2021			Manual	
<input type="checkbox"/>	View	Issue	Approved	0130000022	12345	500.00	07/07/2021			Manual	

Viewing 1-2 of 2 records

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Approve Delete

Check Issue Management list view provides a list of all check issues and voids your company has input into the system over the last **90 days**.

- Select “Add Check Issue/Void” to input a new check issue or void.
- Click “View” under the “Actions” menu to view details of the issue or void submitted.
- The status of an issue/void submitted is provided under the “Status” column, final status is **“Bank Confirmed”**.
- Depending on approval requirements, issue/void requests may need to be approved prior to release to the Bank for processing. If you have the ability to approve, “Approve” will appear as an option under actions for that item.
- To quickly approve an issue or void, click the checkbox followed by “Approve”.
- To quickly delete an issue or void request, click “Delete” after selecting the checkbox. If the status is “Bank Confirmed”, it can no longer be deleted.

Status	Definition
Approved	The check entry has been Approved for release to the Bank.
Bank Confirmed	Final status, the bank has approved the check entry.
Deleted	The check entry has been deleted by a company user.
Entered	The check entry has been entered, but needs to be approved.
Released	The check entry has been released to the Bank for final processing.
Rejected	The Bank has rejected the check entry.



Positive Pay Manual Issue or Void

To enter either a check issue or void, select “Add Check Issue/Void” link from the “Check Issue Management” list view.

Enter Issued Checks

Show Optional Fields

* From Account * Serial Number * Date * Amount

Payee Name Memo

Add 1 Issue(s) Add

Total of 20 Check Issues allowed: 1 entered, 19 remaining.

Enter Issued Checks

- Select the “From Account”, the account the check is drawn on.
- Input the “Serial Number”, check number.
- Select the “Date”, the date the check was written.
- Input the “Amount” of the check.
- Optional - Input the “Payee Name”, to whom the check was written or add a “Memo”. These two fields are visible when “Optional Fields” slider is turned on. **NOTE:** Payee information is not captured unless you have subscribed to Check Positive Pay with Payee and Memo information doesn’t transmit to the bank.

Enter Check Voids

Show Optional Fields

* From Account * Serial Number * Date

Amount Memo

Add 1 Void(s) Add

Total of 20 Check Voids allowed: 1 entered, 19 remaining.

Enter Check Voids

- Select the “From Account”, the account the check is drawn on.
- Input the “Serial Number”, check number.
- Select the “Date”, the date the check was written.
- Optional - Input the “Amount” of the check or add a “Memo”. These two fields are visible when “Optional Fields” slider is turned on. **NOTE:** Memo information doesn’t transmit to the bank.

To input additional “voids” or “issues”:

- Input the number of additional “issues” or “voids” needed in the respected field next to “Add”.
- Click the “Add” button. New fields will appear.

2 Issued Checks | 1 Voided Checks

Submit
Cancel

Once all required fields are complete, click “Submit”. You will see a Success message appear with details of the issue or void and you will see those items just created in the list view.

Issues and Voids by default are approved automatically. However, should secondary approval be required by your company and if you have permissions to approve your own issue/void, you will see the “Approve” option in the Actions menu. If not, another user with the proper permissions will have to approve it before the issue/void can be released to the Bank for processing.

✓ Success. 2 Check Issues/Voids Auto Approved

Type: ISSUE
 Serial Number: 12345
 Account Number: 0130000022
 Amount: 500.00

Type: VOID
 Serial Number: 654321
 Account Number: 0130000023

