

This guide will provide information on how to perform some common tasks with **Positive Pay**. Click the link below to jump directly to each section.

Contents

Important Information.....	1
Logging In.....	1
Uploading a File	2
Manually Entering an Issued Check.....	2
Marking a Check as Returned.....	3
Voiding or Changing Information on a Check.....	4
Duplicate Check Notifications.....	5
Adding Additional Users to Positive Pay.....	5
Positive Pay Reports	6

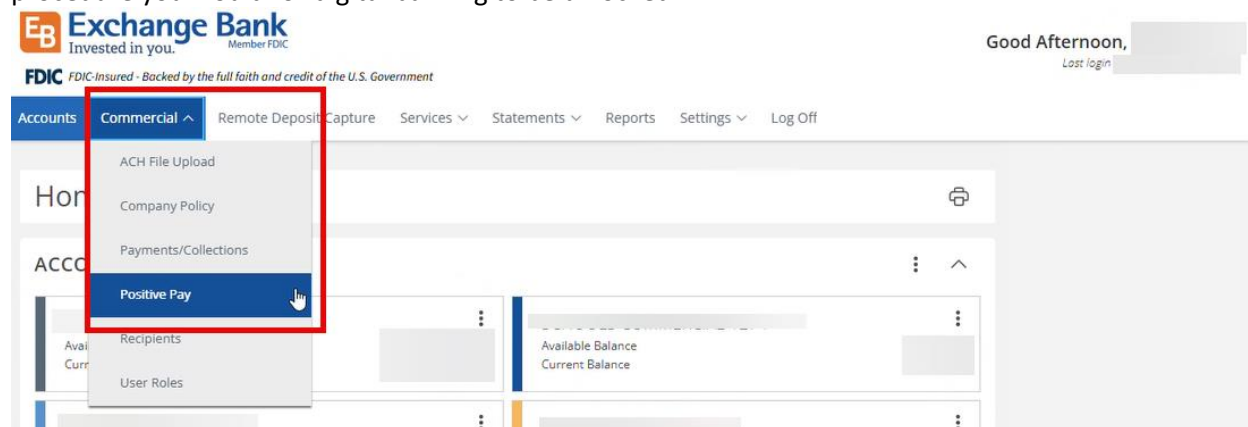
Important Information

Services are subject to terms and conditions. Please refer to your Business Digital Banking Agreement and related Service Descriptions for more information.

Logging In

Access Positive Pay by going to **Commercial > Positive Pay > Launch Advanced Options**. Positive Pay will open in a new tab in your browser.

If you are locked out of Positive Pay, it also means your digital banking login is locked. Follow the same procedure you would for digital banking to be unlocked.

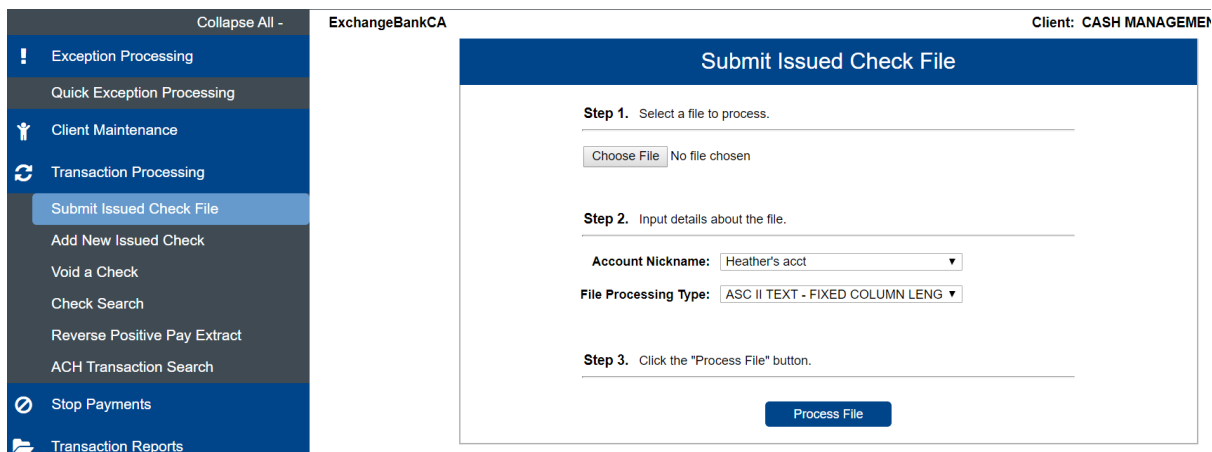


Uploading a File

1. Click **Transaction Processing**, then **Submit Issued Check File**.
2. Click **Choose File** (navigate to the location of the issued check file).
3. In the **Account Nickname** drop down, choose the account.
4. The **File Processing Type** drop down represents the file format that has been defined for your issued check file. Note that this list is limited to the file format(s) assigned to you by Exchange Bank. Standard file types include:
 - ASCII Text – fixed column length
 - ASCII Text – comma delimited
 - Proprietary ARP File Format

Contact Exchange Bank if you are interested in uploading other file types.

Click the **Process File** button to upload the file.



The screenshot shows the 'Submit Issued Check File' interface. On the left is a navigation menu with options: Exception Processing, Quick Exception Processing, Client Maintenance, Transaction Processing (highlighted), Submit Issued Check File (highlighted), Add New Issued Check, Void a Check, Check Search, Reverse Positive Pay Extract, ACH Transaction Search, Stop Payments, and Transaction Reports. The main content area is titled 'Submit Issued Check File' and contains three steps: Step 1: Select a file to process, with a 'Choose File' button and 'No file chosen' text; Step 2: Input details about the file, with 'Account Nickname' set to 'Heather's acct' and 'File Processing Type' set to 'ASC II TEXT - FIXED COLUMN LENG'; and Step 3: Click the 'Process File' button.

Manually Entering an Issued Check

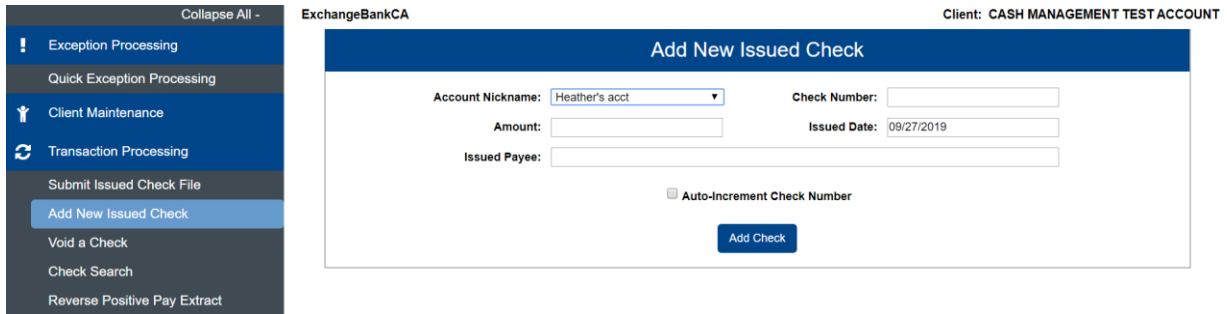
The **Add New Issued Check** screen is used to manually upload a check that was otherwise not included in the electronic issued check file that was submitted to Exchange Bank. Any check entered on this screen in one sitting will be displayed below.

1. From **Transaction Processing**, click the **Add New Issued Check**.
2. Choose the account in the **Account Nickname** drop down.
3. In the **Check Number** field, enter the check number of the item.
4. In the **Amount** field, the amount of the check.

Positive Pay Getting Started Guide

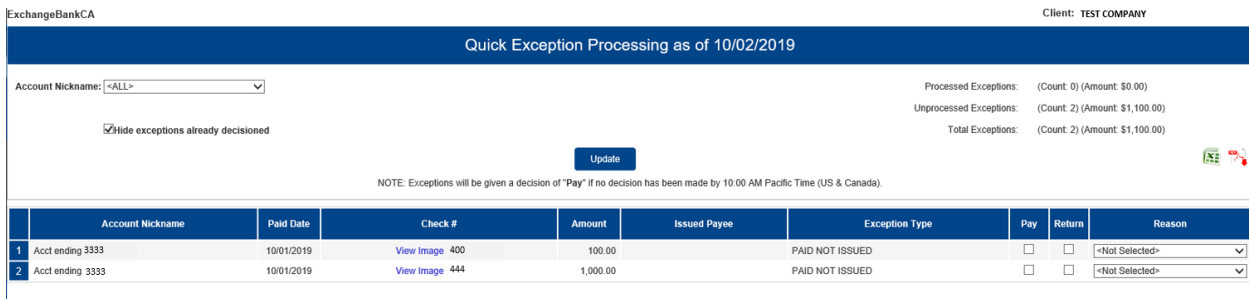
5. In the **Issued Date** field, enter the issued date for the check.
6. In the **Issued Payee** field, enter the name of the payee for this check.
7. Check the **Auto-Increment Check Number** box only if you are entering multiple checks and wish for each new entry to increase the check number by one.

Click **Add Check**.



Marking a Check as Returned

1. To mark a check as returned, go to **Transaction Processing > Quick Exception Processing**.
2. By default, the account nickname field will show <ALL> for all your accounts. Filter by a specific account if needed.



	Account Nickname	Paid Date	Check #	Amount	Issued Payee	Exception Type	Pay	Return	Reason
1	Acct ending 3333	10/01/2019	View Image 400	100.00		PAID NOT ISSUED	☐	☐	<Not Selected>
2	Acct ending 3333	10/01/2019	View Image 444	1,000.00		PAID NOT ISSUED	☐	☐	<Not Selected>

3. In the **Pay** or **Return** column, check the appropriate box.
4. Choose the **Reason** from the drop-down menu.
5. Click **Update**.
6. Notice the **Processed**, **Unprocessed** and **Total Exceptions** listed in the upper right corner of this screen.

Positive Pay Getting Started Guide

Processed Exceptions: (Count: 0) (Amount: \$0.00)

Unprocessed Exceptions: (Count: 2) (Amount: \$1,100.00)

Total Exceptions: (Count: 2) (Amount: \$1,100.00)




Exception Type	Pay	Return	Reason
	☐	☒	Duplicate
	☐	☐	<Not Selected>

Voiding or Changing Information on a Check

1. To make a change to a check already in the system, go to the **Transaction Processing** menu and choose **Check Search**.
2. To void or change information on a check listed as issued, select **Issued** from the **Check Status** drop down, enter the date in the **Outstanding As Of** field, then enter the check number. Click **Search**.
3. Select the browse button (3 dots) next to the information for the check, then choose **Edit Record**.

Nickname	Number	Amount	Payee	Date	Date	
Heather's acct	403	\$1,020.00		06/06/2019		Issued
Heather's acct	405	\$1,020.00		06/26/2019		View check images
Heather's acct	412	\$0.00	Brewer,RA	08/23/2019		Edit record
Heather's acct	623	\$0.00	Brewer,RA	08/23/2019		Delete record
Heather's acct	624	\$0.00	Brewer,RA	08/23/2019		View record

4. Once in **Edit Record**, you can change the amount of an item that has not cleared, or the check number. To void, you simply remove the date in the void field. Click **Save Changes**.

Edit record

Account Nickname Heather's acct	Payee
Check Number 403	Amount \$1,020.00
Issued Date 06/06/2019	Paid Date
Trace Number No Trace Number to display	Void Date
Decision No Decision to display	Reason No Reason to display
Notes 	
Cancel Save Changes	

Duplicate Check Notifications

What if I try to enter an item and it says duplicate check?

- 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 check search 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.**
- 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.**
- 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 check search 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.**

Adding Additional Users to Positive Pay

If you would like to add additional users to your business’ positive pay access, please contact Exchange Bank. Note that any new users must also have digital banking access.

Positive Pay Reports

You can access system reports under **Transaction Reports**. The reports you will use most often are the:

- Account Reconciliation Summary
- Check Reconciliation Summary
- Deposit Reconciliation Summary

Reverse Positive Pay Extract

The **Reverse Positive Pay/Transaction Extract** screen provides you with an electronic file of paid checks to process (update) within another system. Once complete, the file and report are automatically displayed at the bottom of the screen. *Note:* An item may only be extracted once.

1. Go to **Transaction Processing > Reverse Positive Pay Extract**.
2. The **Account Nickname** field is the nickname or description that identifies this account for you. This is displayed in place of the account number on screens within the system and in emails generated by the system.
3. The **Extract From** date is an optional field. By default, the system will extract all items that have not been previously extracted.
4. The **Extract Thru Date** is the date through which posted items are included in the extract file.
5. Click the **Create File and Report** button. To save an extract file to a local workstation or network drive, click on the *File / Save* menu option while viewing the file or right click on **View File** and select **Save Target As**.

Reverse Positive Pay Extract (XLSX - All Transactions)

Step 1. Select "Account Nickname" and "Extract through date".

Account Nickname: Heather's acct ▼

Extract from date: (optional)

Extract through date: 09/30/2019

Step 2. Click the "Create File and Report" button.

Create File and Report

Step 3. View Report or File By Clicking on Links in Grid Below.

	Account Nickname	File	Report	Date Created	Extract From Date	Extract Thru Date	Item Count