







Positive Pay

Introduction

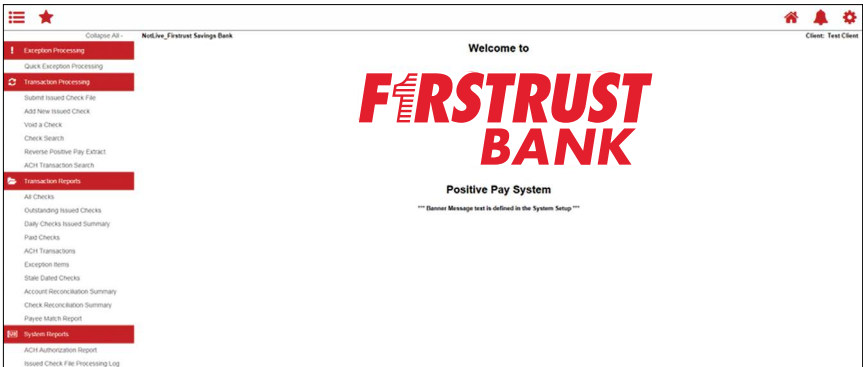
After signing into FT Banking, click on the **Services** tab and then click **Positive Pay**.

The symbols in the top toolbar represents:

-  Collapses the menu screen on the left
-  Store your favorite Actions
-  Click to bring back to the Welcome screen
-  Notifications Window
-  Change password, Log Out

Have a question or need instruction, click on the Red Question Mark . This feature is available on every screen.

To exit Positive Pay always use the Log Out button  located in the upper-right hand corner of the page.



Positive Pay

Quick Exception Processing

Quick Exception Processing is an efficient method of managing exception item activity. Pay/Return decisions can be made on all items using a single screen.

Quick Exception Processing as of 05/15/2019

1 Account ID: <ALL> 2 Display Type: Both Checks & ACH Exceptions 3 ☒ Hide exceptions already decisioned 7 Update

Processed Exceptions: (Count: 2) (Amount: \$1,635,515.63)
 Unprocessed Exceptions: (Count: 5) (Amount: \$2,701.63)
 Total Exceptions: (Count: 8) (Amount: \$1,638,217.48)

NOTE: Exceptions will be given a decision of "Return" if no decision has been made by 04:15 PM Eastern Time (US & Canada).

Account ID	Paid Date	Check #	Amount	Issued Payee	Exception Type	Pay	Return	Reason
XXXXXXXX3384	05/15/2019	54733	324.00		PAID NOT ISSUED	<input type="checkbox"/>	<input type="checkbox"/>	Not Selected
XXXXXXXX3384	05/15/2019	View Image 1637	413.70		PAID NOT ISSUED	<input type="checkbox"/>	<input type="checkbox"/>	Not Selected

In the **Exception Processing** tab, click **Quick Exception Processing**.

1. **Account ID** - All accounts are listed in the Account ID field. You can view all accounts or choose specific accounts to decision.
2. **Display Type** - This field only appears if a customer has both Traditional and ACH Positive Pay.
3. To only view Pay/Return decisions that have not been made check the box next to **Hide exceptions already decisioned**.
4. The Bottom Detail shows the Client/Account ID, paid date, check number, amount, issued payee, and exception type.
5. In the Check Number column there is a **View Image** link. Click this to display the check image.
6. Check Pay or Return and the Reason.
7. Click the **Update** button to process the report.
8. Select a decision reason from the drop-down list.

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Managing Exceptions

While processing items, the Positive Pay system sends you an email notification if there are any exceptions to review. Exceptions represent two types of items: items that do not match checks issued by the client to the bank or items attempting to clear an account where the Positive Pay service is set to run in reverse, requiring client review of all items. Exception items will be available for review at 8:00 am EST.

The Exception Type tells you why the item is listed. This can include:

- **Duplicate Paid Item:** The item was previously paid.
- **Paid Not Issued:** The item was never loaded into the system as an issued check.
- **Stale Dated Item Paid:** The item is a stale dated check. A check is considered stale dated if it is older than 120 days.
- **Voided Item:** The item was previously voided.
- **ACH Transaction:** The item is an ACH transaction that was flagged as an exception by the ACH Filter rules defined for the account.



Note: For ACH exceptions, the ACH Standard Entry Class Code, Originating Company ID and Debit or Credit (DR/CR) are displayed in the exception description.



Note: The daily cutoff time for positive pay decisions is 12 PM EST. At this time, an automated Pay/Return decision is made on all “undecided items” and users are automatically put in “READ ONLY” mode to prevent any changes.

Quick Exception Processing as of 12/22/2016

Account ID: [BOG DEMO ACCT] [v]

Exception Type: [CHECK EXCEPTIONS ONLY] [v]

☒ Hide exceptions already decided

Update

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

NOTE: Check exceptions will be given a decision of "Pay" and ACH exceptions will be given a decision of "Return" if no decision has been made by 11:00 AM.

Account ID	Post Date	Check #	Amount	Issued Payor	Exception Type	Pay	Return	Reason
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Click the **Exception Processing** tab, then **Quick Exception Processing**.

1. Using the "Account ID" drop-down, filter your payments by account ID, display type or status.
2. Check the box next to "Hide exceptions already decided" to display only items requiring a pay or return decision.
3. Check a box in a the Pay/Return Decision column to indicate whether the item should be paid or returned. If you select Return, you can add a reason for later reference.
4. Click the **Update** button to submit the decisions.



Note: Decisions on exceptions must be made by 12:00 PM EST. Any items left undecided are handled per your default setting. All users at Firsttrust are placed into read-only mode after the cut-off time to prevent changes to the automated decision.

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To Upload an Issued Check File

The Submit Issued Check File feature allows you to upload issued check files.

The screenshot shows a web form titled "Submit Issued Check File" with a red header. The form is divided into three steps, each indicated by a red circle with a number:

- Step 1:** "Select a file to process." Below this is a file selection area with a "Browse..." button, which is circled in red and labeled with a red circle containing the number 1.
- Step 2:** "Input details about the file." Below this are two fields: "Account ID:" with a dropdown menu showing "xxxxxxx1234", and "File Processing Type:" with a dropdown menu showing "FIS Outstanding Checks Import - Go L". Both dropdown menus are circled in red and labeled with a red circle containing the number 2.
- Step 3:** "Click the 'Process File' button." Below this is a red button labeled "Process File", which is circled in red and labeled with a red circle containing the number 3.

Click the **Transaction Processing** tab, then **Submit Issued Check File**.

1. Click the **Browse** button and locate the file you wish to upload.
2. Using the "Account ID" drop-down, select the account the issue was drawn from. The File Processing Type is prefilled with the designated file format.
3. Click the **Process File** button. The file processing status will display at the bottom of the page.

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Manually Enter a Check

The Add New Issued Check feature is used if a check was manually written or was otherwise not included in the uploaded issued check file that was submitted.

The screenshot shows a web form titled "Add New Issued Check" with a red header. The form contains several input fields: "Account ID:" with a dropdown menu (callout 1), "Check Number:" (callout 2), "Amount:" (callout 2), "Issued Date:" (callout 2), "Issued Payee:" (callout 2), and "Notes:" (callout 2). Below the "Notes" field, it says "512 characters left." There is a checkbox labeled "Auto-Increment Check Number" and a red "Add Check" button (callout 3).

Click the **Transaction Processing** tab, then **Add New Issued Check**.

1. Using the "Account ID" drop-down select the account the issued check was drawn from.
2. Enter the check number, amount of the check, date issued and payee information into the provided fields.
3. Click the **Add Check** button. A confirmation displays at the top of the page. A table of newly issued checks appears at the bottom.



Note: Multiple checks may be added in sequential order by clicking the Auto-Increment Check Number.

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Void a Check

The Void Check feature is used to void an issued check.

The screenshot displays the 'Void a Check' workflow in a web application. The interface is titled 'Void a Check' and is divided into four numbered steps:

- Step 1:** 'Enter check information.' This step includes four input fields: 'Account ID' (a dropdown menu showing 'BOG DEMO ACCT'), 'Check Number' (text input '623'), 'Check Amount' (text input '27.64'), and 'Issued Date' (text input '11/16/2016').
- Step 2:** 'Click the "Find Matching Check" button to find the check.' This step features a button labeled 'Find Matching Check'.
- Step 3:** 'Verify the check that will be voided.' This step is currently empty, indicating where the check details would appear after a successful search.
- Step 4:** 'Click the "Void Check" button to complete the void process.' This step features a button labeled 'Void Check'.

A note at the bottom of the interface states: 'Note: Voids are retained within the system for 90 days after an item has been voided.'

Click the **Transaction Processing** tab, then **Void a Check**

1. Using the "Account ID" drop-down, select the account the issue was drawn from.
2. Enter the check number, amount of the check and date issued into the provided fields.
3. Click the **Find Matching Check** button, and the check information populates under Step 3 on the page.
4. Review and click the **Void Check** button when ready to complete the action.

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Outstanding Issued Checks

Generate an outstanding issued checks report using the selection criteria on the Outstanding Issued Checks page.

Outstanding Issued Checks

Client: First Bank DEMO

1 Account: All Accounts

2

	Start	End
Issued Date:		
Input Date:		
As of Date:		
Issued Payee:		

3 Produce Report

Search... Search Reset 1 of 1 records 4 Back to Filter

Outstanding Issued Checks						
	Account	Check Number	Check Amount	Issued Payee	Issued Date	Input Date
1	9968086291	101	\$5.50		01/07/2019	01/07/2019 (M)

Show Selection Criteria

Click the **Transaction Reports** tab, then **Outstanding Issued Checks**.

1. By default, all assigned accounts are included in the report, or you can choose specific accounts to include.
2. Filter items in the report by entering the Issued Date, Input Date, Outstanding As of Date or Issued Payee.
3. Click the **Produce Report** button to review the report. The report displays transaction information such as the check number, check amount and issued payee, along with the chosen selection criteria.
4. Click the **Back to Filter** button to return to the Outstanding Issued Checks page.

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Issued Check File Processing Log

The Issued Check File Processing Log shows a list of all issued check files that have been electronically submitted through the system.

Issued Check File Processing Log

Client: First Bank DEMO

1

Account: All Accounts

Upload Date: 01/10/2019

End: 01/10/2019

Item Count:

Dollar Amount:

3

Produce Report

Note: Issued check file processing history is retained within the system for 365 days.

01/10/2019 01/10/2019
Print
1/2
5

Issued Check File Processing Log (4)									
Client Name	Account ID	File Type	Results	Items	Amount	Upload Date	File Name	File Name	
Big City Electric	BCE Exp Acct	HAMP 23792	Processed	5	\$20,041.27	5/17/15 9:30 AM	jdeme	20140620090840_5903_028_pdp_posnet_20140619_110237922_0134	View File
Big City Electric	BCE Payroll	BCE Standard	Processed	6	\$1,472.30	5/20/15 10:30 AM	jdeme	201410291103034__BpCAGndmDema.csv	View File
Big City Electric	BCE Exp Acct	BCE Payroll Totals	Rejected	11	\$12.30	5/20/15 10:30 AM	jdeme	201410291103034__BpCAGndmDema.csv	View File
Big City Electric	BCE Payroll	BCE Standard	Processed	6	\$1,472.30	5/21/15 2:12 PM	jdeme	201505200212152__BpCAGndmDema.csv	View File
				114	37,997.87				

Click links under the "Results" column for file processing info.

Processing Output Totals

File Status	Item Total	Amount Total
Processed:	113	37,985.57
Exception:	0	0.00
Rejected:	11	12.30

Click the **System Reports** tab, then **Issued Checks File Processing Log**.

- By default, all assigned accounts are included in the report, or you can choose specific accounts to include.
- Filter items in the report by entering the Upload Date, Item Count, or Dollar Amount.
- Click the **Produce Report** button to review the report. The report is displayed on the Results page.
- You can view additional details regarding the file or errors by clicking the Results column.
- Click the **Back to Filter** button to return to the Selection page.

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Account Reconciliation

Use Account Reconciliation Summary to determine your available cash position as of a particular date. The report displays an activity summary with newly issued checks, paid checks, stopped checks, voided checks, ACH debits and credits, miscellaneous debits and credits, deposits, service charges, paid interest and taxes/withholding. The report also provides a total of outstanding checks and the check register balance as of reconciliation date.

Account Reconciliation Summary

1

Account: 74225 ⌵

2

Reconcile Through Date: 12/18/2018 (Last Reconcile Through Date: 01/01/1900)

3

Select

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

Account Reconciliation Statement

This Reconcile Through Date: 12/18/2018
Account: 74225

Transaction Summary

Issued Checks	(+) \$0.00
Paid Checks	(-) \$0.00
Stop Payments	(-) \$0.00
VOIDs	(-) \$0.00
ACH Debits	(-) \$1,346,410.71
ACH Credits	(+) \$1,346,410.71
Miscellaneous Debits	(-) \$4,768.53
Miscellaneous Credits	(+) \$0.00
Deposits	(+) \$4,768.53
Service Charges Paid	(-) \$0.00
Interest Paid	(+) \$0.00
Taxes/Withholding	(-) \$0.00
Current Outstanding Checks	\$0.00

Reconciliation History

Date
N/A

Statement Balance Summary

Statement Balance:	Calculate	\$0.00
Outstanding Check Amount:		\$0.00
Check Register Balance:		\$0.00

5

Finish Reconciliation

Cancel

Click the **Transaction Reports** tab, then **Account Reconciliation Summary**.

1. Using the "Account ID" drop-down, select an account.
2. Enter a reconcile through date.
3. Click the **Select** button.
4. Click the "Show" link next to a total to view a list of included items.
5. Click the **Finish Reconciliation** button to reconcile the account.

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Adding ACH Authorization Rule (Policies)

Quick Exception Processing as of 05/21/2019

Account ID:

Display Type: ☒ Both Check & ACH Exceptions ☐ Hide exceptions already decided

Processed Exceptions (Count: 8) (Amount: \$5,761.93)

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

Total Exceptions (Count: 8) (Amount: \$5,761.93)

Update

NOTE: Exceptions will be given a decision of "Return" if no decision has been made by 04:15 PM Eastern Time (US & Canada).

Account ID	Paid Date	Check #	Amount	Issued Payee	Exception Type	Pay	Return	Reason
1 XXXXXX2092	05/13/2019	Add ACH Rule	269.12	UNAUTHORIZED ACH TRANSACTION (CCD1050006509) - BANCORPBY BANCORPBY	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="text" value="Not Selected"/>	
2 XXXXXX2092	05/13/2019	3496	79.00	PAID NOT ISSUED	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="text" value="Not Selected"/>	
3 XXXXXX2092	05/13/2019	3507	1,576.00	PAID NOT ISSUED	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="text" value="Not Selected"/>	
4 XXXXXX2092	05/13/2019	3511	176.04	PAID NOT ISSUED	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="text" value="Not Selected"/>	
5 XXXXXX2092	05/13/2019	3535	1,000.00	PAID NOT ISSUED	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="text" value="Not Selected"/>	
6 XXXXXX2092	05/13/2019	3540	272.50	PAID NOT ISSUED	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="text" value="Not Selected"/>	
7 XXXXXX2092	05/13/2019	3553	1,564.27	PAID NOT ISSUED	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="text" value="Not Selected"/>	
8 XXXXXX2092	05/13/2019	3588	895.00	PAID NOT ISSUED	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="text" value="Not Selected"/>	

Add ACH Authorization Rule

Description:

Optional

SEC Code: ☒ CCD ☐ All Standard Entry Class Codes

2 Company ID: 1050006509

3 DR/CR: ☒ Debits Only ☐ Credits Only ☐ Both DR and CR

4 Max Amount:

Optional

5 Add Rule

Cancel

Click on **Quick Exception Processing**. ACH items will show with a hyperlink in the Check # field.

1. Click on the "Add ACH rule" link.
2. The Company ID will automatically prefill.
3. Click on Debits Only, Credits Only or Both DR and CR.
4. Enter the Max Amount.
5. Click the **Add Rule** button.

