

# Positive Pay

## User Guide

**Bank**Tennessee

[www.banktennessee.com](http://www.banktennessee.com)

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# User Guide – Positive Pay

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## **OVERVIEW**

Positive Pay is used to match the checks a company issues with those presented for payment. Positive Pay compares items that come in during processing against the Positive Pay list the company uploaded, and **only those items that match on check number and check amount** are honored. There is also a third, stand-alone comparison that matches off of Payee, which may or may not be implemented by the customer or the bank. Any checks that do not match are not paid and are put on an exception list to be investigated and decided. Any exception item on which a decision is not entered will default to the decision selected in the bank's settings.

### **What is the customer responsible for?**

When utilizing Positive Pay, the customer is responsible for two actions:

- Upload a file or manually input issued check(s)
- Research and provide responses for exception items. Any item that is not reviewed and marked to either pay or return before the established cutoff time will post according to the default decision selected in bank's settings.

## **FILE LAYOUT AND REQUIREMENTS**

The Positive Pay file must be a comma separated CSV file with the following fields:

AccountNumber	CheckNumber	IssueDate	Amount	PayeeOne	PayeeTwo	UniqueData	Void
117250	1800	10/26/2020	150				N
125261	2000	10/26/2020	200				N

**Account Number:** Required field; Bank account number set up to use the Positive Pay feature

**Check Number:** Required field; Check number that is issued

**Issue Date:** Required field; Date on which the check was issued

**Amount:** Required field; Amount for which the check was issued

**Payee One:** Optional field; Person or company to whom the check was issued. Maximum characters = 60

**Payee Two:** Optional field; should only be used as internal company notes. This will not import into Digital Banking or be stored anywhere.

**Unique Date:** Optional field; Free formatted, company defined

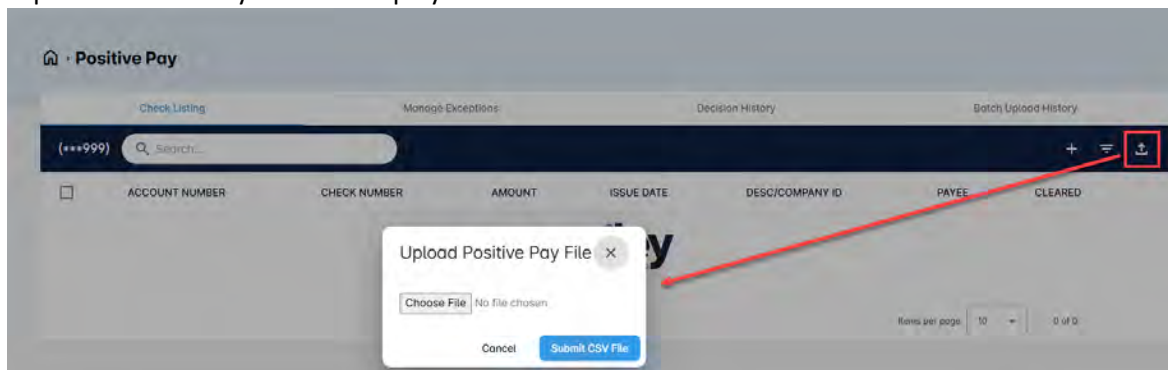
**Void:** Required field. To NOT void an item set this field to [N]. To void a previously added item, set this field to [Y]

## **UPLOAD POSITIVE PAY FILE**

From the column on the left, select [Positive Pay]



System defaults to screen 'Check Listing'. Along the right side of the banner, select the up arrow. Screen 'Upload Positive Pay File' will display.



Select [Choose Files] to locate the desired file; select [Submit CVS File]. If file contains no errors and uploads successfully a confirmation message will be displayed.

*NOTE: Users can upload multiple files at the same time; however, each file must be decisioned and submitted individually.*

## Partial Upload

If issues are found in any row in the file, warning will display 'The file was accepted but some issues were encountered'

- **Rows without errors will post.** A list that includes each failed row, along with the failure reason will be displayed
- There are two ways to correct errors
  - In the existing CSV file, delete the rows where errors were identified and re-save the file; it is not necessary to re-upload the original file since the rows without error have already posted. Create and upload a new file for the erroneous rows with corrected data.
  - Edit the erroneous rows in the CSV file; save and re-upload the file. The newly uploaded file will overwrite the original file

*NOTE: If rows are being removed, the rows should be deleted. DO NOT just clear out the fields*

## Upload Failure Reasons

- Missing or invalid account number: The account number in the file is either missing or has an invalid format (i.e., there is a letter or character in a number field)
- Invalid account number: The account number is not related to the customer

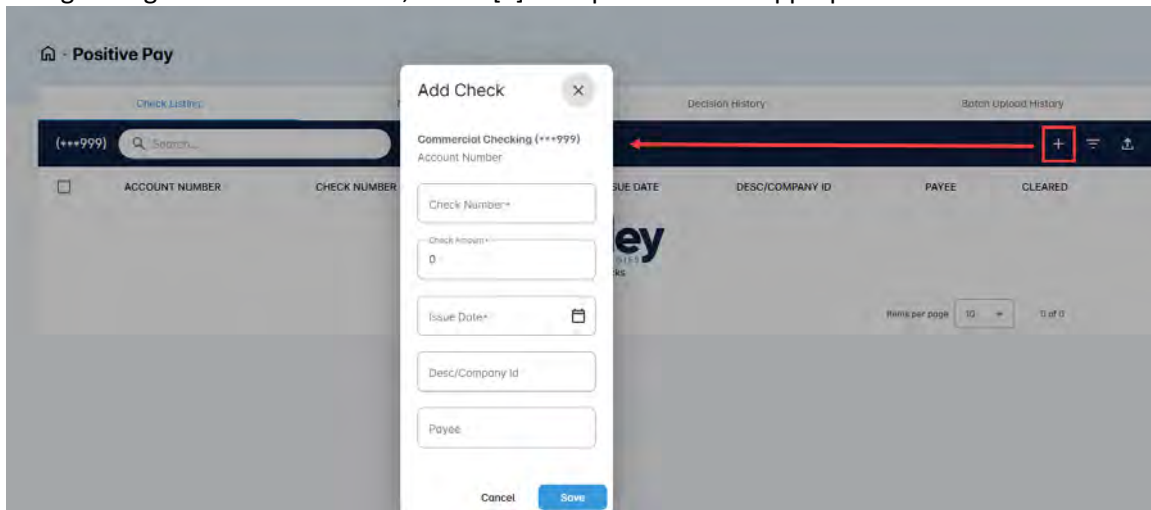
- Missing or invalid check number
- Missing or invalid check date
- Missing or invalid check amount
- Invalid void flag
- Cannot update cleared check

### **ENTER SINGLE CHECK**

From the column on the left, select [Positive Pay]



Along the right side of the banner, select [+]. Complete fields as appropriate.



The number of the account that is active when [+] is selected will default in field 'Account Number'

Check Number: Required field; Number of the check being issued

Check Amount: Required field; Amount of the check being issued

Issue Date: Required field; Date on which the check was issued

Desc/Company ID: Optional field; Company defined

Payee One: Optional field; Person or company to whom the check was issued; maximum characters = 60

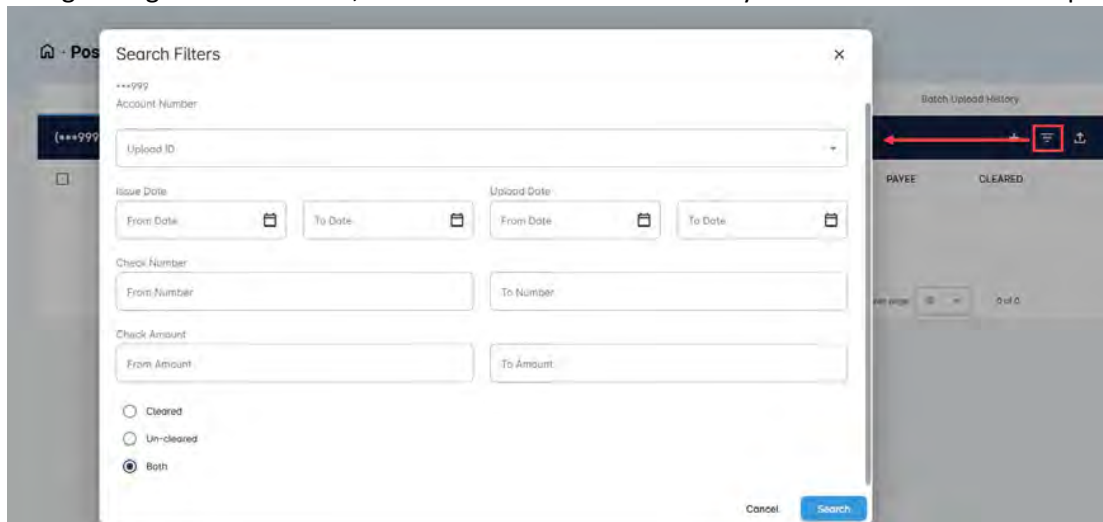
Select [Save]

## SEARCH POSITIVE PAY ITEMS

From the column on the left, select [Positive Pay]



Along the right of the banner, select the filter icon. Positive Pay search filter screen will display.



Positive Pay item list will display for the account that is active when the filter icon is selected

Upload ID: Locate and select the desired Upload ID from the drop down

Issue Date:

- From Date: Enter the oldest date to be included in a date range  
*To search for all dates between a specific date in the past and the date on which the search is being performed, enter the beginning date in this field – field 'To Date' should be left blank*
- To Date: Enter the most recent date to be included in a date range  
*To search for all dates up to a specific date, enter the ending date in this field – field 'From Date' should be left blank*

Upload Date:

- From Date: Enter the oldest date to be included in a date range  
*To search for all dates between a specific date in the past and the date on which the search is being performed, enter the beginning date in this field – field 'To Date' should be left blank*
- To Date: Enter the most recent date to be included in a date range  
*To search for all dates up to a specific date, enter the ending date in this field – field 'From Date' should be left blank*

### Check Number:

- **From Number:** Enter the smallest check number to be included in the check number range  
*To search for all checks beginning with a specific check number, enter the smallest check number in this field – field 'To Number' should be left blank*
- **To Number:** Enter the largest check number to be included in the check number range  
*To search for all checks up to a specific check number, enter the largest check number in this field – field 'From Number' should be left blank*

### Check Amount:

- **From Amount:** Enter the smallest amount to be included in the amount range  
*To search for all amounts equal to or greater than a single amount, enter the amount in this field – field 'To Amount' should be left blank*
- **To Amount:** Enter the largest amount to be included in the amount range  
*To search for all amounts less than or equal to a single amount, enter the amount in this field – field 'From Amount' should be left blank*

### Search by Cleared Status:

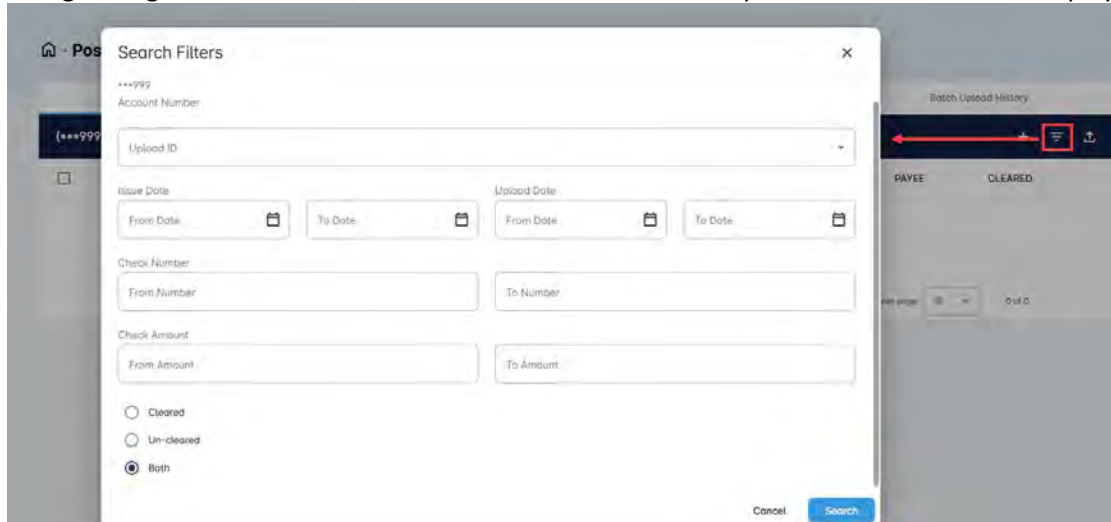
- **Cleared:** Select radio button to display items that have cleared within the search criteria
- **Un-Cleared:** Select radio button to display items that have not cleared within the search criteria
- **Both:** Select radio button to display all items, cleared and not cleared, within the search criteria

## **EDIT/DELETE POSITIVE PAY ITEMS**

From the column on the left, select [Positive Pay]



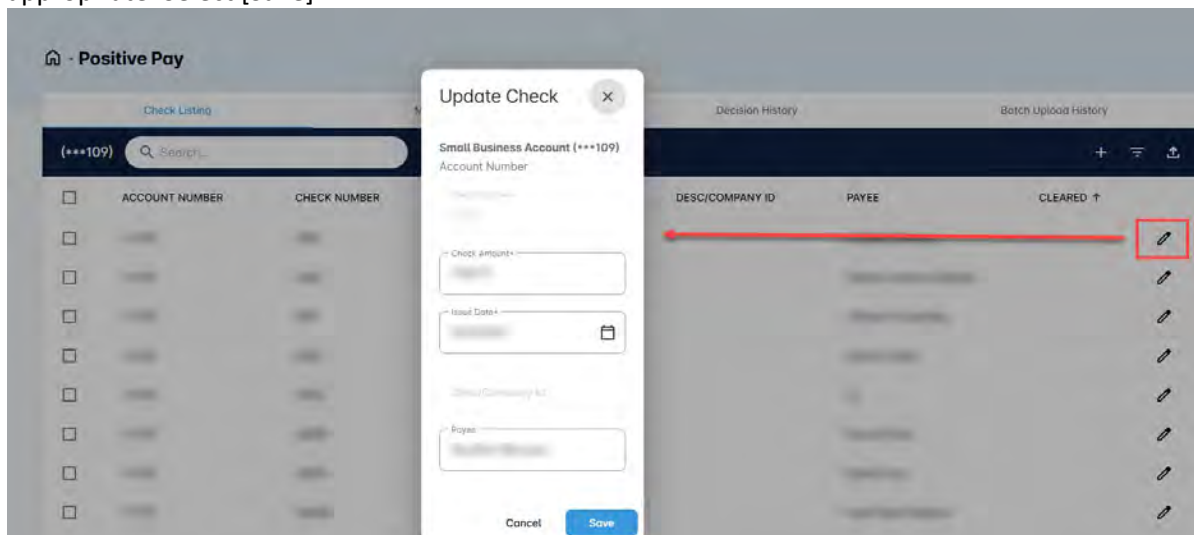
Along the right of the banner, select the filter icon. Positive Pay search filter screen will display.



Positive Pay item list will display for the account that is active when the filter icon is selected. Enter the appropriate search criteria to locate the desired item.

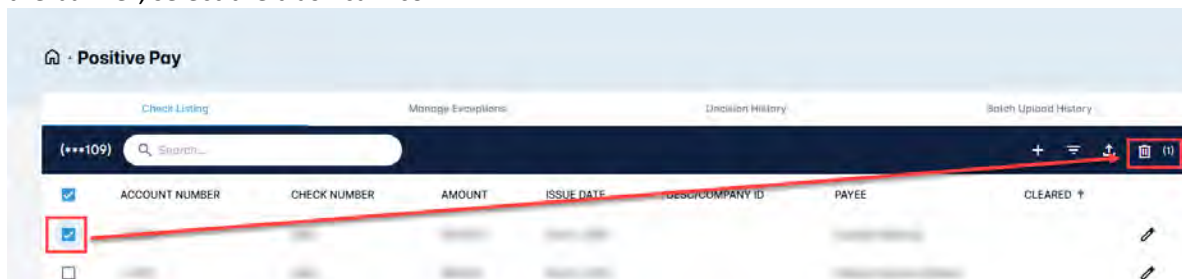
### Edit Positive Pay Items

Within the search results grid, select the pencil icon to the right of the desired Positive Pay item. Edit as appropriate. Select [Save].

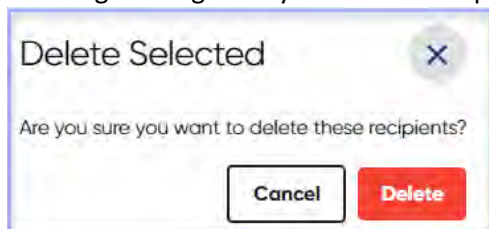


### Delete Positive Pay Items

Within the search results grid, select the checkbox next to the file to be deleted. Along the right side of the banner, select the trash can icon



Warning message 'Are you sure' will display. Confirm the appropriate item was selected; select [Save]



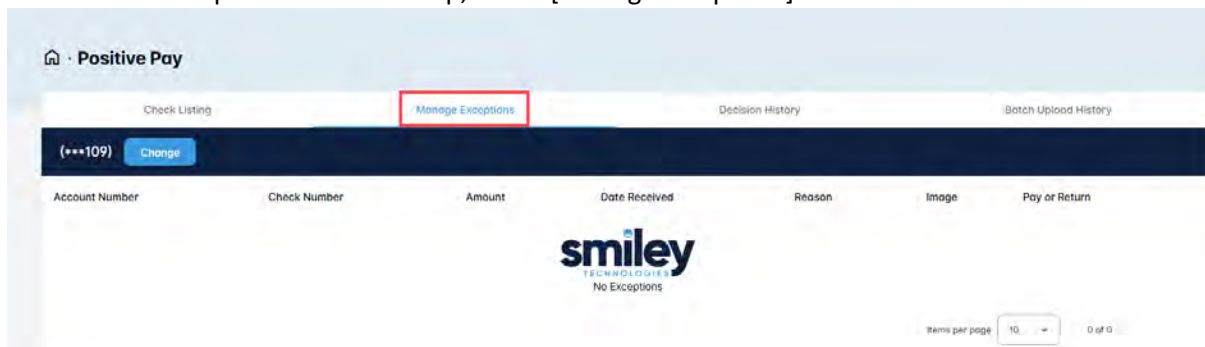


## **MANAGE EXCEPTIONS**

From the column on the left, select [Positive Pay]



From the menu options across the top, select [Manage Exceptions]



Research item(s) and select radio button [Pay] or [Return] for each; select [Submit Exception Decisions]  
***NOTE: If users leave the page without selecting [Submit Exception Decisions], the exception decisions will be lost***

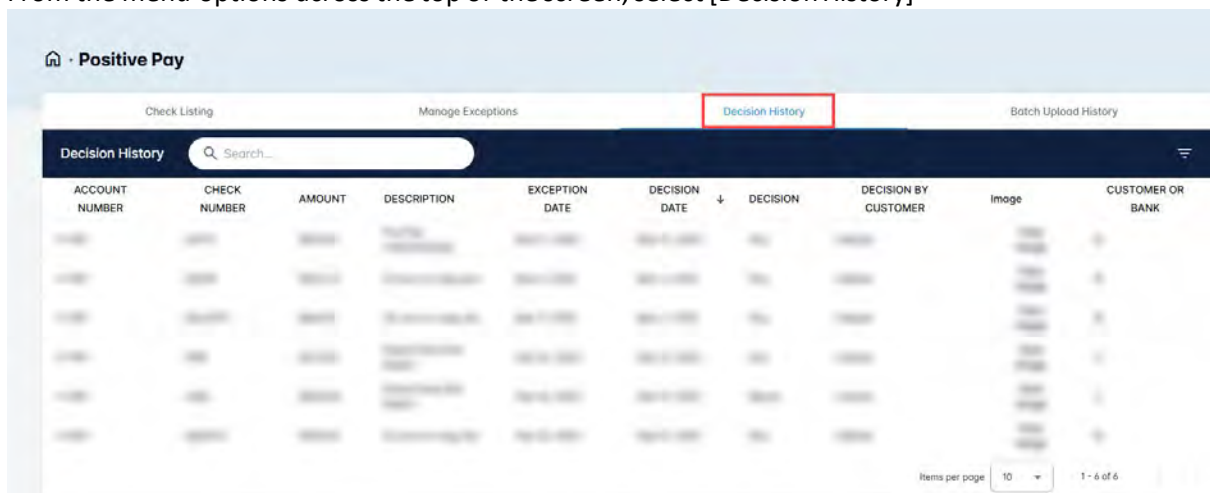
## **DECISION HISTORY**

A list of all items, and each item's detail will display, including Web ID of the user making the decision or 'default' (system default decision identified in the company's Positive Pay profile when a user does not manually decision an item.)

From the column on the left, select [Positive Pay]



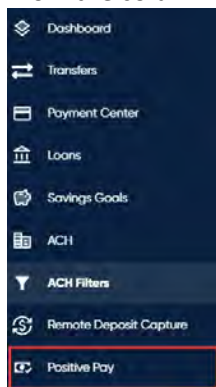
From the menu options across the top of the screen, select [Decision History]



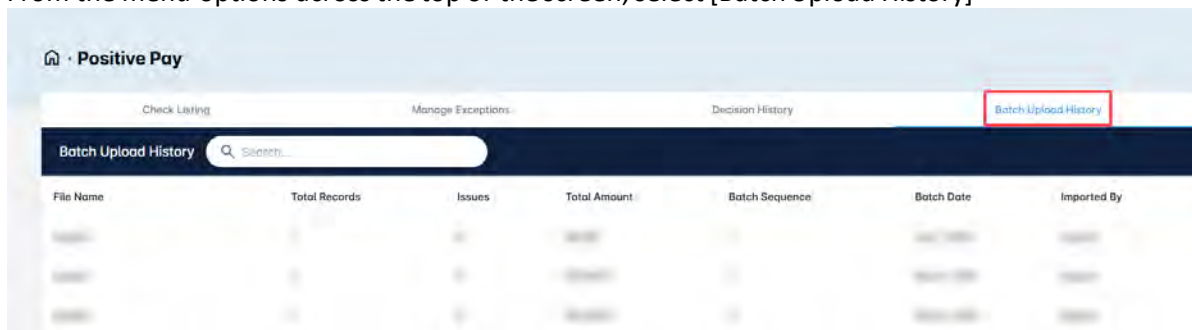
The screenshot shows the Positive Pay interface with the 'Decision History' tab selected. The interface includes a search bar and a table with the following columns: ACCOUNT NUMBER, CHECK NUMBER, AMOUNT, DESCRIPTION, EXCEPTION DATE, DECISION DATE, DECISION, DECISION BY CUSTOMER, Image, and CUSTOMER OR BANK. The table contains several rows of data. At the bottom right, there is a 'Items per page' dropdown set to 10 and a page indicator '1 - 6 of 6'.

## **BATCH UPLOAD HISTORY**

From the column on the left, select [Positive Pay]



From the menu options across the top of the screen, select [Batch Upload History]



The screenshot shows the Positive Pay interface with the 'Batch Upload History' tab selected. The interface includes a search bar and a table with the following columns: File Name, Total Records, Issues, Total Amount, Batch Sequence, Batch Date, and Imported By. The table contains several rows of data. At the bottom right, there is a 'Items per page' dropdown set to 10 and a page indicator '1 - 6 of 6'.