# Business Digital Banking POSITIVE PAY



For questions, contact First Bank & Trust toll-free at 844.836.9722 or email cash.management@bankeasy.com.



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# **Positive pay**

**Check entries** 

+ Add checks

Check and ACH Positive Pay are fraud prevention services offered to help businesses manage and protect accounts from unauthorized transactions. These services work by matching clearing checks against an uploaded issued-check file for checks, and by verifying incoming ACH debits against a predetermined list of authorized companies for ACH transactions.

#### **Overview**

From the Payments menu, select **Positive Pay**.

- A. Manual entry or upload of check information for Check Positive Pay match
- B. Daily Check or ACH exception items for decision
- C. Setting of custom upload templates for Check Positive Pay input
- D. Display of list of authorized companies allowed to debit account for ACH Positive Pay
- E. Status of the check information input for Check Positive Pay match

Ρ	ositive pay		A
	Check entries	+ Add checks	
	ArpManualEntry_Julie_25050 Successful	1 week ago	Work check exceptions 2 Work ACH exceptions
	BDB CHECK PP TEST 5.1.25. SV Checking 9567 Unapproved	1 week ago	Settings Manage templates View ACH filter rules

## **Manual Add Check Information**

- 1. Select Add Checks.
- 2. Select Add your Checks Manually.



3. Select the account the check(s) was issued from.

<	Select account	
Select the account y	our checks were issued from	
Q Search a	iccounts	\$
Checking 9556 ( \$6.23 available	9556)	>
Checking 9567 (x \$9.84 available	(9567)	>

- 4. Enter the check details.
  - Check Number
  - Amount
  - Payee Name
  - Type leave as Debit
  - Select the Check Date from calendar

<	Enter checks Checking 9556 x9	<b>S</b> 556								
Check number		9999991	7/10							
Check amount		S	1.00							
Payee		TEST	4/35							
Туре		Debit	×							
Check date			May 8, 2025	, May	2025				$\odot$	•
				- 1	ACCEN.	7.15	AND.	The state	#31 2	1
Save	and enter another	Review 1 chec	*	4	5	a	7			,
				-1.	12	13	14	15	10	1
				- F					-	

- 5. For entry of additional check items, click **Save and Enter Another**.
- 6. Once all check items are entered, click **Review Check** (will indicate the number of check items input).
- 7. Review the check details to verify the entry. If correct, select **Approve**.

<	Review c	hecks		
Account		Checking 9556 x9556	>	
Upload summary				
Total items	1			
Total amount	\$1.00			
DATE PAYEE/AMOUNT		CHECK #		
8 1.00 8 TEST		9999991	>	
	Enter another	Approve		

8. Confirm by selecting **Approve** then **Done**.

Approve 1 Check This is final and cannot be edited afterwards		1 Check approved.
	Account Upload date	Checking 9556 (x9556) May 9, 2025
		Add more Done

**IMPORTANT:** The entered check details require an additional Review & Approve step for final submission to the bank for matching.

9. Click **Review & Approve** from the displayed Check entries "Pending" status.

Positive pay			
Check entries ArpManualEntry_Julie_250509.txt Checking 9556	Review & > approve	+	Add checks Work check exceptions
Pending		9	work ACH exceptions

10. Review the checks details, then select **Approve** and **Done**.

This final submission to the bank cannot be undone.

El cuelo		Review checks		1
File name Total item Total amo	ArpManualEntry_Julie_250	0509.bd		
DATE PI	AYEE/AMOUNT	ОН	ск.#	
8	\$1.00 TEST If any modifications are needed, o	Cancel Approve cancel this upload and resubmit with corrected iss	9991	1 checks approved
				ArpManualEntry_Julie_250509.txt (becaded) Account Checking 9556 approved Upload date May 9, 2025

11. The Check entries status will now display "Successful."

Positive pay						
Check entries	+ Add checks					
ArpManualEntry_Julie_250509.txt Checking 9556 15 mins ago	<ul><li>Work check exceptions</li><li>Work ACH exceptions</li></ul>					

# **Positive Pay Check Entry Status**

- Pending Check details have been input, requiring a review and approval.
- Successful Check details has been approved and submitted to the bank.
- Unsuccessful Check details was not approved and not submitted to the bank.

#### **Upload Check Information File**

- 1. Select Add Checks.
- 2. Click Select Template (saved format from the Manage Templates setting).
- 3. Select the **Choose Associated Account** the check(s) was issued from.
- 4. Select the desired file to be uploaded via a Drag and Drop or Browse option.
- 5. Select Submit.

<	Add checks	
	Add your checks manually	>
	Select template	Select template >
2	Choose associated account $\odot$	Select >
3	Upload file  ① Default ter	mplate formatting guide
	Drag and drop file here, or	r browse
	Submit	
	After submission, please allow time for	or processing.

✤ ill lcon is available to discard the file if the incorrect file was chosen.

**IMPORTANT:** The entered check details require an additional Review & Approve step for final submission to the bank for matching.

6. Click **Review & Approve** from the displayed check entries "Pending" status.

Positive pay								
Check entries	+ Add checks							
BDB CHECK PP TEST 5.1.25.csv Checking 9567 Review & approve > Pending	<ul><li>Work check exceptions</li><li>Work ACH exceptions</li></ul>							
ArpManualEntry_Julie_250509.txt Checking 9556 1 hr ago Successful								

7. Review the checks details, then select **Approve** and **Done**.

This final submission to the bank cannot be undone.

		Review checks	
File u	pload summar	у	
File na	me BDB Cł	ECK PP TEST 5.1.25.csv	
Total i	tems 5		
Total a	mount \$15.00		
DATE	PAYEE/AMOUNT		CHECK #
MAY	\$1.00		
1	BDB TEST 1		0000009001
MAY	\$2.00		
1	BOB TEST 2		0000009002
MAY	\$3.00		
1	BDB TEST 3		0000009003
MAY	\$4.00		
1	BDB TEST 4		0000009004
MAY	\$5.00		
1	BDB TEST 5		0000009005
		Cancel Approve	_

12. The Check entries status will now display "Successful."

Positive pay		
Check entries	+	Add checks
BDB CHECK PP TEST 5.1.25.csv Checking 9567 10 mins ago Successful	5 1	Work check exceptions Work ACH exceptions
ArpManualEntry_Julie_250509.txt Checking 9556 1 hr ago Successful		

# Create or Edit Custom Upload Template

From the Positive Pay Settings section, select Manage Templates.

Positive pay		
Check entries		+ Add checks
ArpManualEntry_Julie_25051.txt Checking 9567 Successful	1 week ago	Work check exceptions     Work ACH exceptions
BDB CHECK PP TEST 5.1.25sv Checking 9567 Unapproved	1 week ago	
		Settings
		Manage templates
		View ACH filter rules

1. From Settings menu, select Manage Templates.

- 2. Select + to create a new upload template.
- 3. Select the **format type** (Delimited is most common, used with Excel or CSV files).
  - CSV is the most common upload format and will be used for the below template setup. You may set other format types.

<	Select template format
Delimited 🛈	]
Fixed position	0

- 4. Enter a **Template Name** for use with the upload process.
- 5. Select Amount Format (decimal validation).

<	Create delimited template	
Template name	Template name0/50	
Amount format 🕕	No format validation >	< Amount format
Field delimiter 🕤	Comma (,) >	No format validation
Text qualifier ()	None >	Decimal included
	1	Decimal not included, whole dollar (798 = 798.00)
		Decimal not included, implied decimal (798 = 7.98)

- 6. Using a **CSV file**, the defaults will apply.
  - Field Delimiter Comma (,)
  - Text qualifier None
- 7. Enter the column number and set the indicator that is used for each item in your file.
   For any item you are not using, leave the column field blank.
  - Required fields for the best match:
    - ✓ Item Number
    - ✓ Item Amount
    - ✓ **Issue Date** (check issued date) with the Date format
    - ✓ **Payee** (recommend printing the check payee name in ALL UPPERCASE LETTERS)
    - ✓ If Void check information will be uploaded, must include Void Indicator and Void Date.
- 8. Select **Review** then **Save**.

Column order Enter which column each lab	bel appears in your file. Leave any columns you're not using blank.		-
LABEL	COLUMN NUMBER CONFIGURATION(S)		
Item Number Required			
Item Amount Required			
Account number	Col #		
Account type	Col # Set indicators > Required		
Issue date	Core >	Payee address 1 Col #	
Payee Max 35 characters	3	Payee address 2 Col a	
Debit/credit	Col # Set indicators > Required	Payee address 3 Col #	
Void indicator	Col # Set indicator > Replind	Payee address 4 Col #	
Void date	Col # Set date format > Replind	Stop indicator Col #	Set indicator > Required
		Cancel Review	
	< Review delimited templat		
	Template name test		
	Amount format No format validation		
	Field delimiter Comma (,)		
	Text qualifier None		
	Column order 1. Item Number 2. Issue date mmddyyy 3. Payce 4. Item amount		
	Edit		

# **Item Exception Review**

Check or ACH exception items that do not accurately match the authorized transactions may generate exceptions for review, potentially on a daily basis. These exceptions must be reviewed, and a decision to either Pay or Return must be submitted. Neglecting to review these exceptions could lead to a loss or the risk of a valid item being returned.

Positive pay	
Check entries	+ Add checks
ArpManualEntry_Julie_25051.txt Checking 9567 1 week ago Successful	Work check exceptions     Work ACH exceptions
BDB CHECK PP TEST 5.1.25sv Checking 9567 1 week ago Unapproved	Settinge
	Manage templates
	View ACH filter rules

# **Exception Reasons**

- Paid Not Issued The item was never loaded into the system as an issued check.
- **Mismatch Amount** Amount does not match the upload amount or the manually created item amount.
- **Payee Name Mismatch** The name presented by the depositing financial institution is not an accurate match to the payee name manually entered or uploaded for name verification.
- Duplicate Check Number The item was previously paid.
- **Stale/Dormant Date** The item is a stale-dated check. A check is considered stale dated if it is older than 180 days.
- Void Item The item was previously voided.
- 1. An indicator of the number of exception items that require a decision will display.
- 2. Select Work Check Exceptions.



3. Select the account number among the enabled accounts.



- 4. Review the check information presented.
  - Reason for the exception displays below the check number.
  - Click the check number to display the check image, see further details, or submit a correction.

Work check	k exceptions				
			>		
build like to pay.					Check details
		CHECK #/	REASON	\$1.00	
Returning 0	Paying 1	cm 000000000	te	Check ima	ges
Reset	rn all Submit			Account name	Checking 9556 (x9556
				Check number	0000000000
				Source of entry	Other
				Exception reason	Duplicate
				Protected	No
				DDA Batch	1423
				DDA Sequence	0060001111
				DDA Sequence Print Submit a	006000

For a correction, a message will be sent to the bank using the online messaging option for the Digital Banking group to help update any incorrect presented information. <u>Be sure to proceed with marking the item to be paid</u>.



5. Check the decision box to pay or uncheck the decision box to return an item.
 An indicator displays above the Submit button to show the number of items

An indicator displays above the Submit button to show the number of iter Returning or Paying.

6. Select Submit.

<	Work check exceptions	
Account: Checking 9556 (x95	56)	>
③ Select any check exceptions y	you would like to pay.	
PAY PAYEE/AMOUNT		CHECK #/REASON
S1.00	Returning 0 Paying 1	<pre>© Duplicate</pre>
	Reset Return all Submit	

# **Exception Cutoff**

After the Check Positive Pay cutoff time, the Work Check Exceptions feature is locked, displaying an indicator of the decision that was applied, and no modifications can be made.

Exception items without a selection will automatically default to your company selection.

PAY	PAYEE/AMOUNT		CHECK #/REASON
Pay all	\$1.00 Pay	Returning 0 Paying 1	© 000000000 > O Duplicate

#### **ACH Exception Items**

- 1. An indicator of the number of exception items that require a decision will be displayed.
- 2. Select Work ACH Exceptions.



3. Select account number to view the presenting exception.



- 4. Review the ACH information presented.
  - The ACH company name, amount, and SEC code displays.
  - Click on the item for further details.

PAY	RETURN PAYEE/AMOUNT/DESCRIPTION	SEC/REASON				
Pay all	Return all		lΓ	ACH exc	eption details	×
0	SDAO TESTING- PAYMENT SDAO TESTING	CCD > ⊙ Debits not allowed		SDAO TESTING		
		Undecided 2 Returning 0 Paying 0		\$1.00		
				Account name	Checking 9556 (x9556)	
		Reset	11	Type	Debit	
			41	SEC code	000	
				Description	PAYMENT SDAO TESTING	
				Protected	No	
				Exception reason(s)	Debits not allowed	

- 5. Check the decision box to **Pay or Return** an item.
  - An indicator displays above the Submit button to show the number of items Undecided, Returning, or Paying.

#### 6. Select Submit.

١	PAY	RETURN	PAYEE/AMOUNT/DESCRIPTION		SEC/REASON	
	Pay all	Return :	SI.00 Debit SDAO TESTING- PAYMENT SDAO TESTING	Undecided 0 Returning 0 Paying Reset Submit	CCD Debits not allowed	>

## ACH Filter Rules (View Only)

Based on cusotmer request, the bank will set all ACH companies permitted to debit an account as an ACH Filter Rule. Customers will have view of the ACH Filters that have been established.

- 1. From the Settings menu, select View ACH Filter Rules.
- 2. Select Account (will have an indicator of the number of filters set).

<	ACH filter rules	
Checking 955 Debits not a	6 Ilowed - ✓ Credits allowed	1 filter >
Checking 956	7 allowed - ✓ Credits allowed	3 filters >

3. Filter rule details will display.

Default settings are ACH Company Name, Company ID, and Debits not Allowed.

Checking 9567 Debits not allowed ·  Cre	edits allowed
ilter rules (3)	
Debits not allowed for	
Company name	JAXPUPCUP CO
Company ID	1234567890
SEC	
Amount from	\$0.00
Amount to	\$0.00
ABA number	000000000
Debits not allowed for:	
Company name	JEMMA AND CO
Company ID	9876543210
SEC	
Amount from	\$0.00
Amount to	\$0.00
101 million	00000000

#### **Exception Cutoff**

After the ACH Positive Pay cutoff time, the Work ACH Exceptions feature is locked, displaying an indicator of the decision that was applied, and no modifications can be made.

Exception items without a selection will automatically default to "Return."

PAY RETURN PAYEE/AMOUNT/DESCRIPTION		SEC/REASON
Pay all Return all		CCD CCD
	Undecided 0 Returning 0 Paying 1	