

Business Digital Banking
POSITIVE PAY



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



Positive pay

Check entries

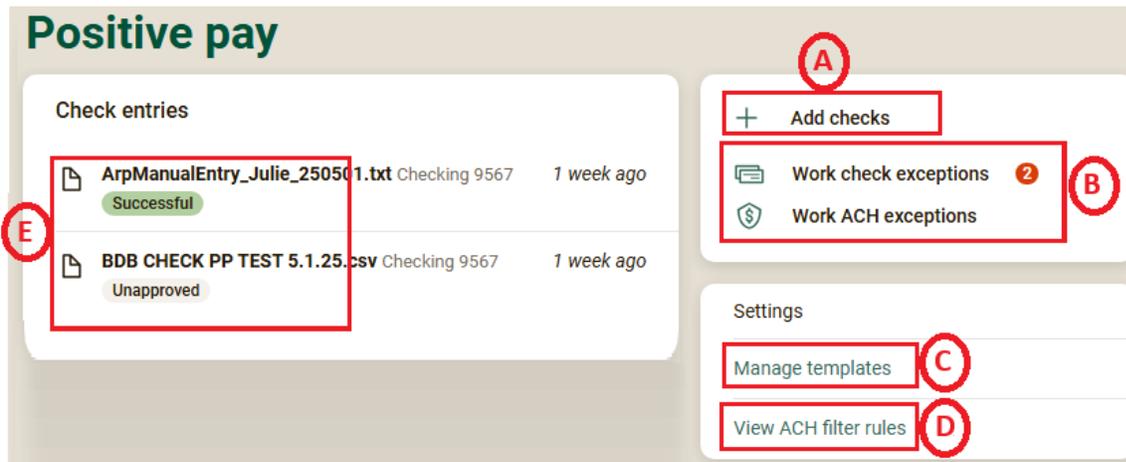
+ Add checks

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

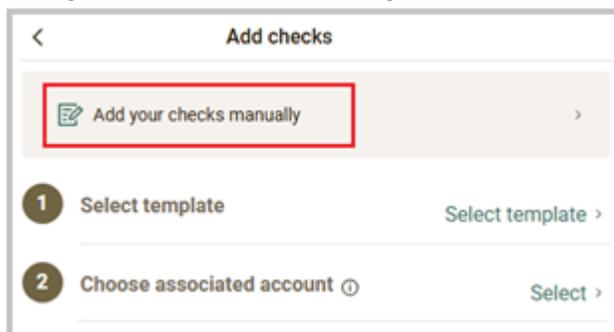
From the Payments menu, select **Positive Pay**.

- 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

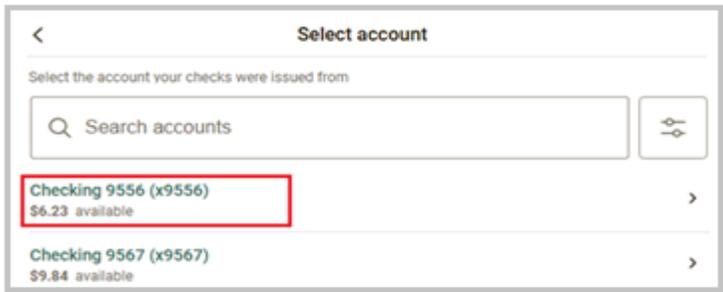


Manual Add Check Information

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

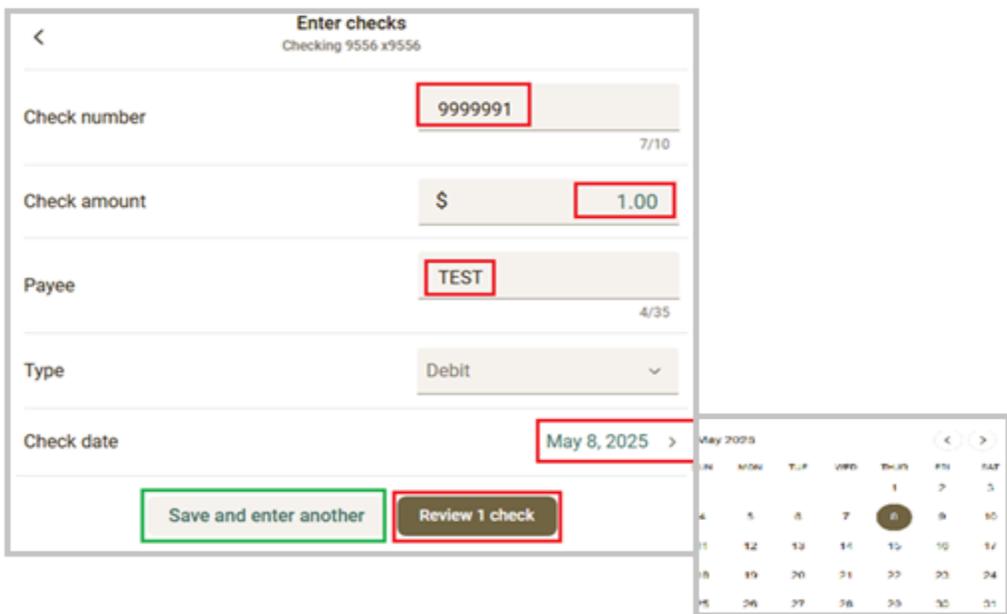


3. Select the **account** the check(s) was issued from.



4. Enter the **check details**.

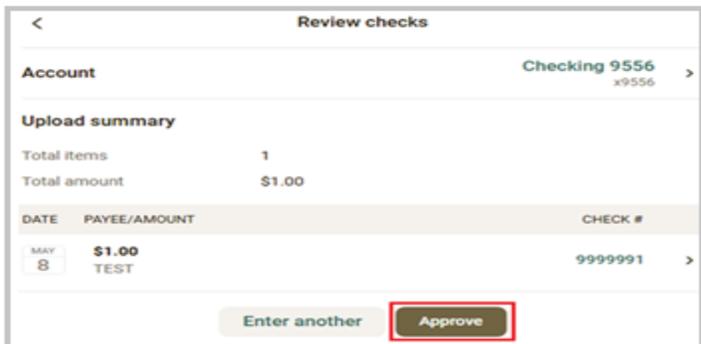
- Check Number
- Amount
- Payee Name
- Type – leave as Debit
- Select the Check Date from calendar



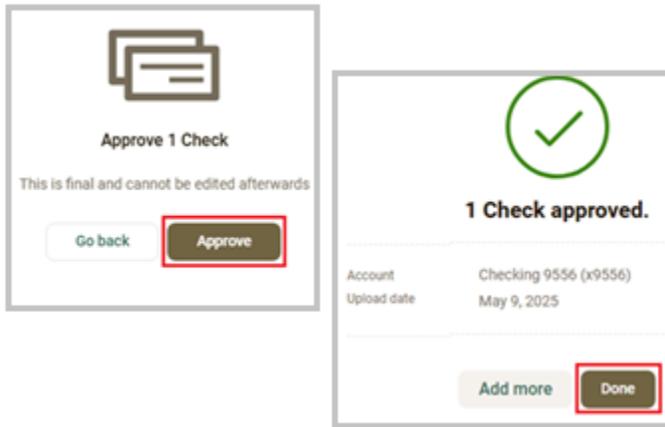
5. For entry of additional check items, click **Save and Enter Another**.

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**.

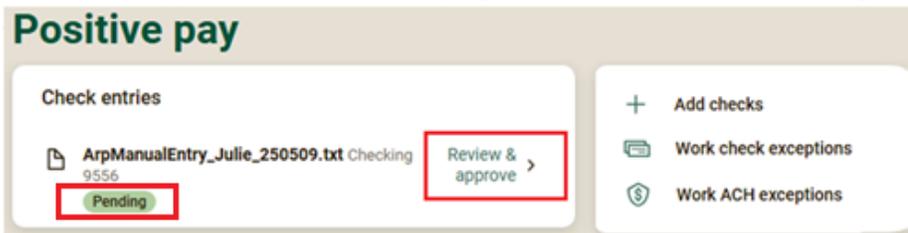


8. Confirm by selecting **Approve** then **Done**.



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.

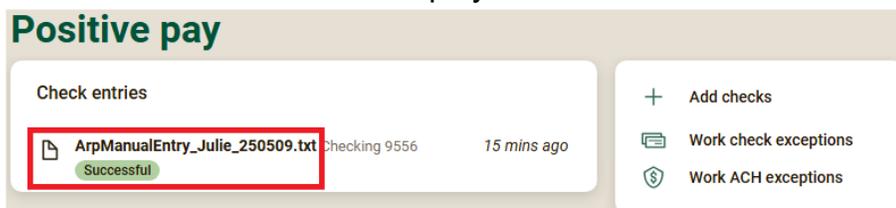


10. Review the checks details, then select **Approve** and **Done**.

❖ This final submission to the bank cannot be undone.



11. The Check entries status will now display “Successful.”

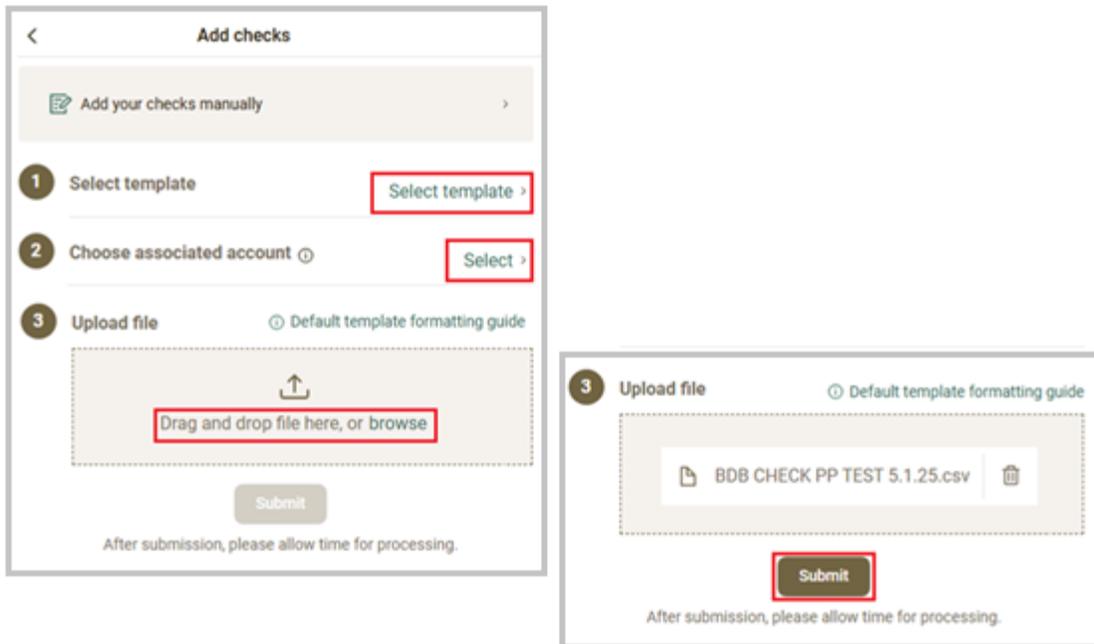


Positive Pay Check Entry Status

- **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

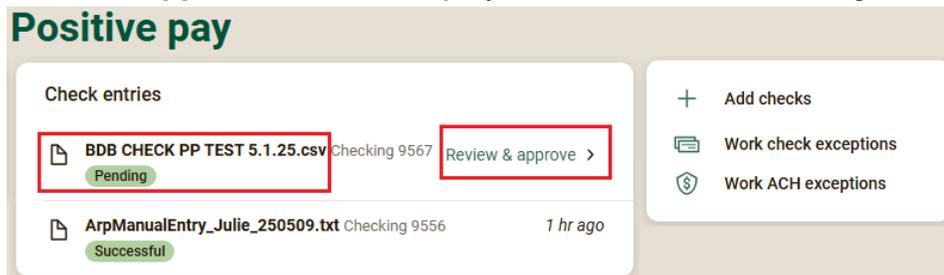
1. Select **Add Checks**.
2. Click **Select Template** (saved format from the Manage Templates setting).
3. Select the **Choose Associated Account** the check(s) was issued from.
4. Select the desired file to be uploaded via a **Drag and Drop** or **Browse** option.
5. Select **Submit**.



❖ 🗑️ Icon 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.



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

❖ This final submission to the bank cannot be undone.

Review checks

File upload summary

File name BDB CHECK PP TEST 5.1.25.csv
Total items 5
Total amount **\$15.00**

DATE	PAYEE/AMOUNT	CHECK #
MAY 1	\$1.00 BDB TEST 1	00000009001
MAY 1	\$2.00 BDB TEST 2	00000009002
MAY 1	\$3.00 BDB TEST 3	00000009003
MAY 1	\$4.00 BDB TEST 4	00000009004
MAY 1	\$5.00 BDB TEST 5	00000009005

Cancel Approve



5 checks approved

BDB CHECK PP TEST
5.1.25.csv Uploaded & approved

Account Checking 9567
Upload date May 9, 2025

Done Upload another

12. The Check entries status will now display “Successful.”

Positive pay

Check entries

-  BDB CHECK PP TEST 5.1.25.csv Checking 9567 10 mins ago **Successful**
-  ArpManualEntry_Julie_250509.txt Checking 9556 1 hr ago **Successful**

+ Add checks
Work check exceptions
Work ACH exceptions

Create or Edit Custom Upload Template

From the Positive Pay Settings section, select **Manage Templates**.

Positive pay

Check entries

-  ArpManualEntry_Julie_25051.txt Checking 9567 1 week ago **Successful**
-  BDB CHECK PP TEST 5.1.25sv Checking 9567 1 week ago **Unapproved**

+ Add checks
Work check exceptions **2**
Work ACH exceptions

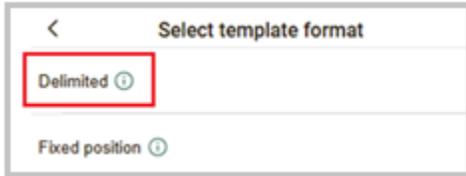
Settings

Manage templates
View ACH filter rules

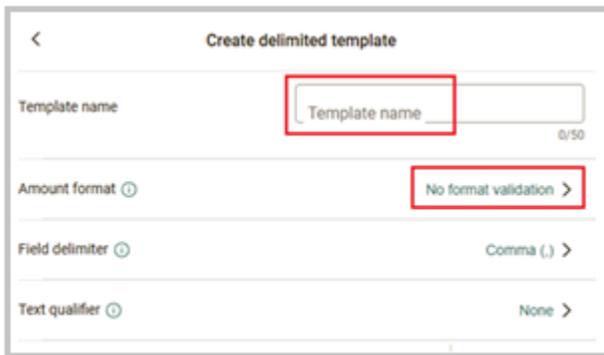
1. From Settings menu, select **Manage Templates**.

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.



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



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 label appears in your file. Leave any columns you're not using blank.

LABEL	COLUMN NUMBER	CONFIGURATION(S)
Item Number Required	Col # 1	
Item Amount Required	Col # 4	
Account number	Col #	
Account type	Col #	Set indicators Required
Issue date	Col # 2	mmddyyyy Required
Payee Max 35 characters	Col # 3	
Debit/credit	Col #	Set indicators Required
Void indicator	Col #	Set indicator Required
Void date	Col #	Set date format Required

Payee address 1	Col #	
Payee address 2	Col #	
Payee address 3	Col #	
Payee address 4	Col #	
Stop indicator	Col #	Set indicator Required

Cancel Review

Review delimited template

Template name test

Amount format No format validation

Field delimiter Comma (,)

Text qualifier None

Column order

- Item Number
- Issue date
mmddyyyy
- Payee
- Item amount

Edit Save

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

- ArpManualEntry_Julie_25051.txt Checking 9567 1 week ago
Successful
- BDB CHECK PP TEST 5.1.25sv Checking 9567 1 week ago
Unapproved

+ Add checks

- Work check exceptions 2
- Work ACH exceptions

Settings

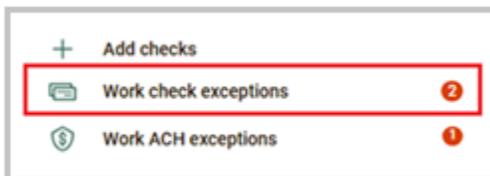
- Manage templates
- View ACH filter rules

Check Exception Items

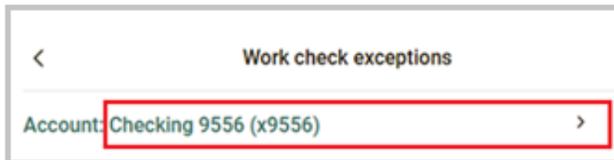
Exception Reasons

- **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.

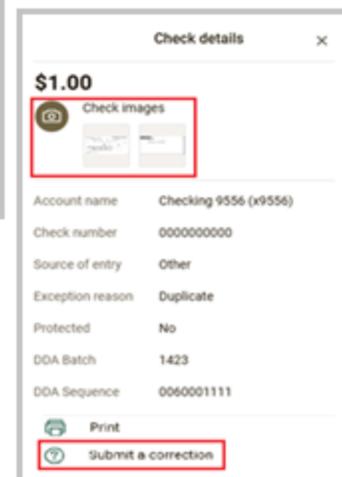
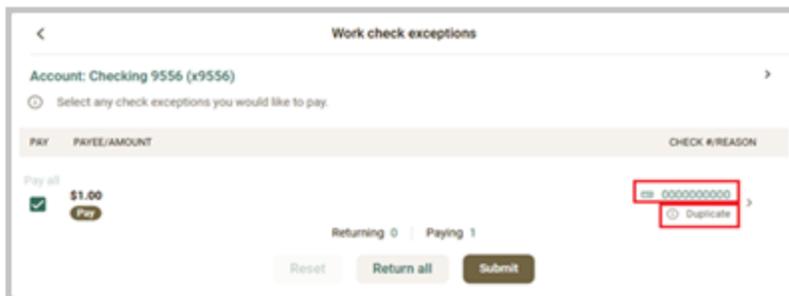
1. An indicator of the number of exception items that require a decision will display.
2. Select **Work Check Exceptions**.



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.

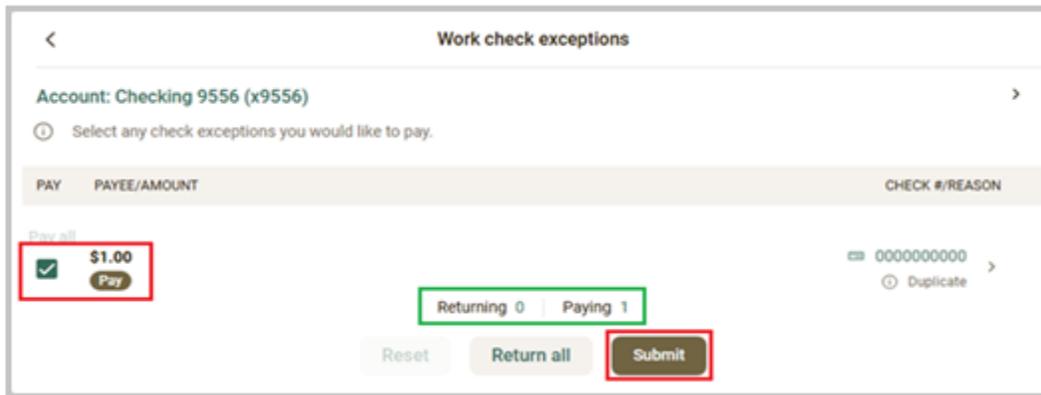


- ❖ For a correction, a message will be sent to the bank using the online messaging option for the Digital Banking group to help update any incorrect presented information. Be sure to proceed with marking the item to be paid.

I have a correction request for the following exception:
 Account Number: x9556
 Paid amount: \$1.00
 Check #: 0000000000

Please make the following change(s):
 Please list the change(s) you would like to make here]

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 Returning or Paying.
6. Select **Submit**.

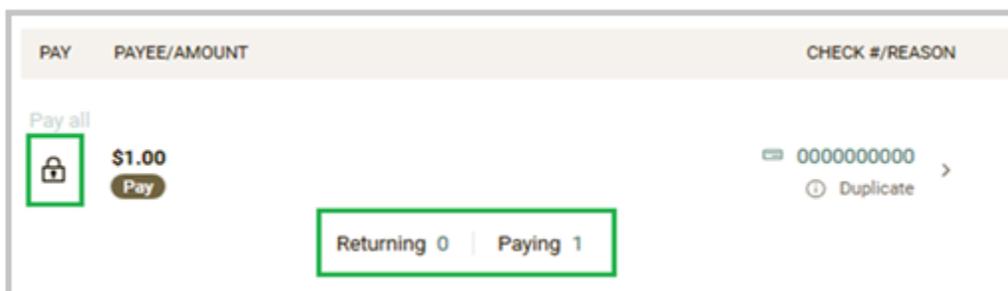


- ❖ After the cutoff time for submitting the decisions, the decision icon  will appear, indicating the action that was taken.

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.

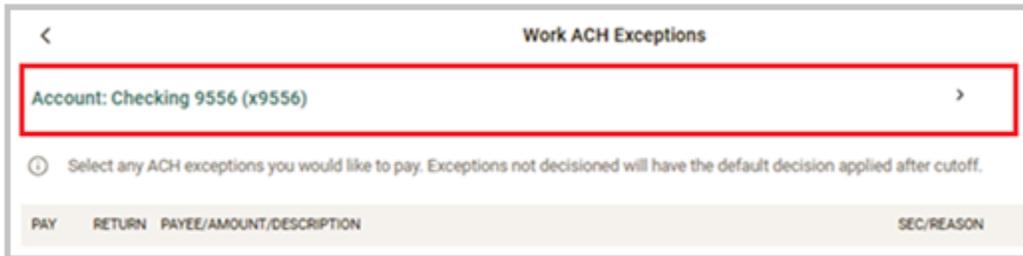


ACH Exception Items

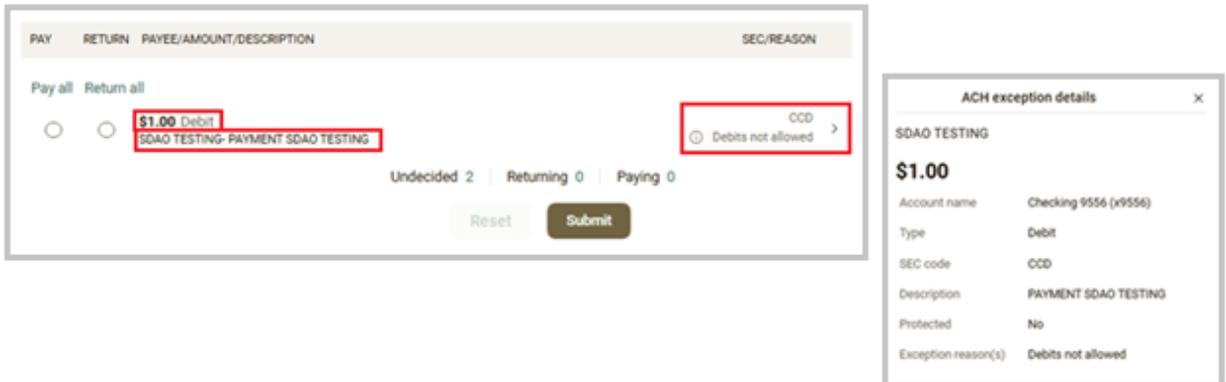
1. An indicator of the number of exception items that require a decision will be displayed.
2. Select **Work ACH Exceptions**.



3. Select account number to view the presenting exception.

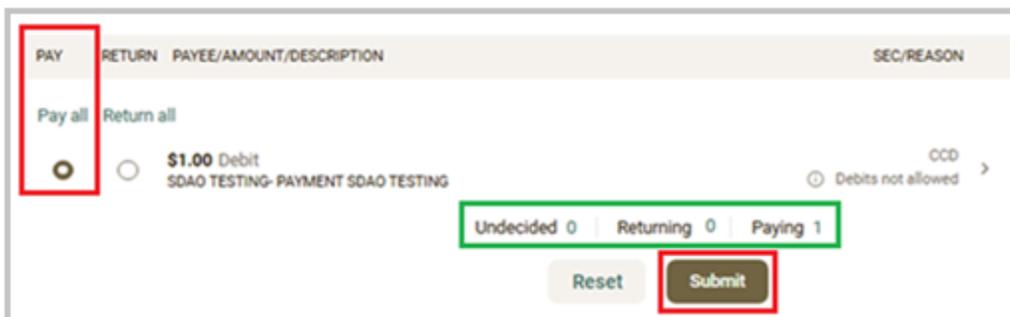


4. Review the ACH information presented.
 - The ACH company name, amount, and SEC code displays.
 - Click on the item for further details.



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.

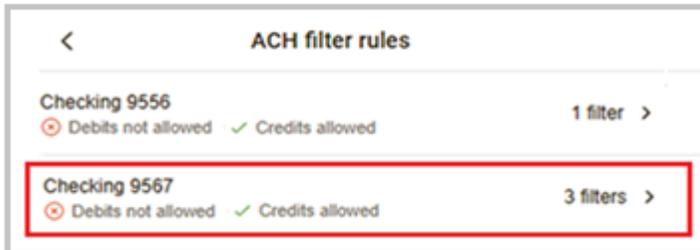
6. Select **Submit**.



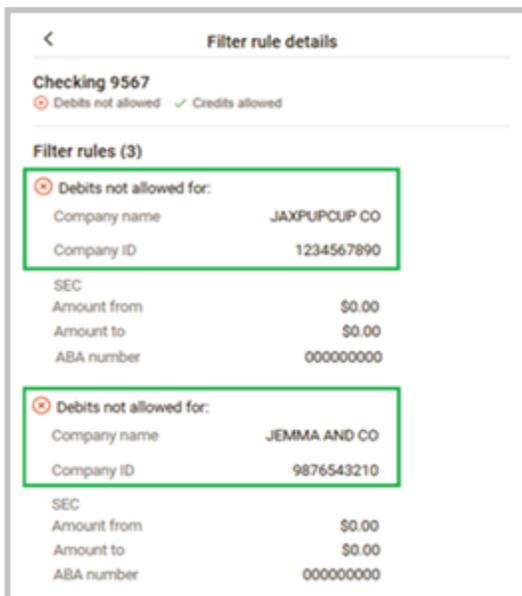
ACH Filter Rules (View Only)

Based on customer 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).



3. Filter rule details will display.
 - ❖ Default settings are ACH Company Name, Company ID, and Debits not Allowed.



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."

