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Positive Pay User Guide

United Prairie's Positive Pay is designed to protect your business against check fraud. With verification for exceptions, such as duplicate checks, check number or amount mismatch. Positive Pay safeguards your business against financial losses associated with check fraud.

Issued checks can be added to Positive Pay in two ways: manually entered (item by item) or by importing issued checks files that are manually or automatically created using various programs.

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Manually Enter an Issued Check

1. Log in to Business Online.
2. Select the *Checks & Deposits* from the menu and click on *Positive Pay*, select *Overview*.
3. Select an *Account Number* from the dropdown list in the *Add an Item* section.
4. Enter the following fields as appropriate: *Check Number*, *Date*, *Amount*, *Payee*, *Reference Number* and *Type* (Issue, Item Stop or Void).
 - **Note:** The item *Type* represents the status of the check. Choosing a *Type* of *Item Stop* does not place a stop payment on the check item, it simply indicates that a stop payment has been placed on the check. The Stop Payment may be placed on the check item through Business Online or by contacting your local branch.
5. Click the *Add Item* button.



Add an Item

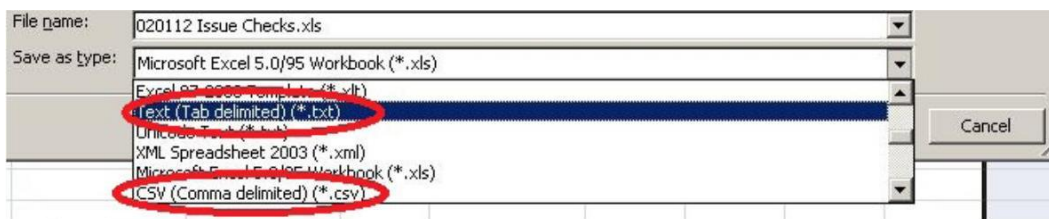
Account Number	ESERVICES TEST ACCT I
Check Number	<input type="text"/>
Date	<input type="text"/> 
Amount	<input type="text"/>
Payee	<input type="text"/>
Reference Number	<input type="text"/>
Type	Issue
<input type="button" value="Add Item"/>	

Create an Issued Checks File

1. Create the issued checks file in the preferred application (e.g. Note Pad, Excel, accounting software, etc.). The following fields may be included in the file:
 - a. Item Type Code: 1 (Issue), 2 (Item Stop) or 3 (Void) (optional field)
 - b. Account Number (optional field)
 - c. Check Number (required field)
 - d. Dollar Amount (with no dollar signs (\$) or commas (,) (required field)
 - e. Payee Name (optional field)

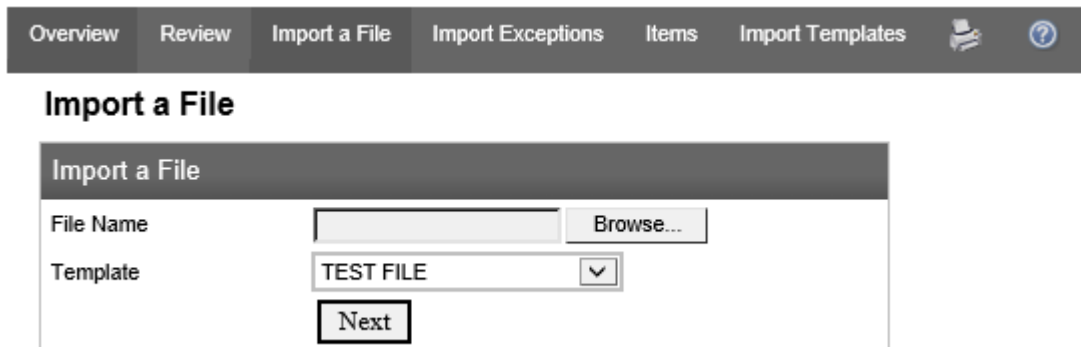
	A	B	C	D	E	F
1	Item Type Code	Account Number	Check Number	Amount	Payee	
2		1 2010000xxxx	1000	100	George Washington	
3		1 2010000xxxx	1002	75	John Adams	
4		1 2010000xxxx	1004	30	Andrew Jackson	
5		2 2010000xxxx	1005	61.5	Abraham Lincoln	
6		1 2010000xxxx	1006	54	James Garfield	
7						
8						
9						

2. Save the issued checks file as a Text (tab delimited) or CSV (comma delimited) file. An issued checks file created in Notepad or Excel should be saved as Text. **Note:** before the first issued checks file is imported into Positive Pay, we ask that you create a sample file. The sample file will need to be sent to United Prairie Bank via email as an attachment. The sample file will be used to build a template for importing issued checks files.




Import an Issued Checks File

1. Select the *Checks & Deposits* from the menu and click on *Positive Pay*, select *Import a File*.
 2. Click the *Browse* button to locate the issued checks file to upload.
 3. Select the *Template* from the dropdown list and click *Next*.
- **Note:** the template is created based on the sample file provided at enrollment.



The screenshot shows a navigation bar with tabs: Overview, Review, Import a File, Import Exceptions, Items, and Import Templates. Below the navigation bar is a form titled "Import a File". The form contains a "File Name" field with a "Browse..." button, a "Template" dropdown menu currently showing "TEST FILE", and a "Next" button.

Any issued check item that is not successfully imported into Positive Pay will go to the *Import Exceptions* area. These exception items can then be changed or deleted by the user.



File 040215 Issues.txt contained 6 exceptions.

The successful import message confirms the issued checks file was imported without exceptions.















File 040115 Issues.txt was successfully imported with 6 items for \$22.00.

Confirmation number: 1651

Import Exception Review

1. Select the *Checks & Deposits* from the menu and click on *Positive Pay*, select *Import Exceptions*.
2. Click the *File Name* hyperlink to view the exception item(s) in the file.
3. Each exception item is displayed individually along with the exception reason.
4. For each exception item, select the appropriate action icon:
 - a. *Edit* to open the item fields and correct the check item. Click the *Save Item* button to save the changes.
 - b. *Delete* to remove the issued check item from Positive Pay. A message will appear asking “Are you sure you want to delete this row?”. Click *OK* to remove the issued check item.


File Import Exception										
File Information										
File Name	120711 Issues.txt									
Import Date/Time	April 20, 2015 at 4:40 PM									
Template	TEST FILE									
Exceptions										
Row	Account	Check #	Issue Date	Amount	Payee	Reference #	Type	Reason	Edit	Delete
2	ESERVICES TEST ACCOUNT I	1100	4/20/2015	5.00			Issue	Duplicate Item		
3	ESERVICES TEST ACCOUNT I	1101	4/20/2015	3.75			Issue	Duplicate Item		
4	ESERVICES TEST ACCOUNT I	1102	4/20/2015	2.00			Issue	Duplicate Item		
5	ESERVICES TEST ACCOUNT I	1103	4/20/2015	4.50			Issue	Duplicate Item		
6	ESERVICES TEST ACCOUNT I	1104	4/20/2015	1.30			Issue	Duplicate Item		
7	ESERVICES TEST ACCOUNT I	1105	4/20/2015	5.45			Issue	Duplicate Item		



Inquire About an Item

1. Select the *Checks & Deposits* from the menu and click on *Positive Pay*, select *Items*.
2. Enter the search criteria and click the *Search Items* button.

Overview Review Import a File Import Exceptions **Items** Import Templates ?

Positive Payment Items

Item Search  Add Items

Account	<input type="text" value="All"/>
Issue Date	<input type="text"/>  Through <input type="text"/> 
Amount	<input type="text"/> Through <input type="text"/>
Check Number	<input type="text"/> Through <input type="text"/>
Status	<input type="text" value="Not Reconciled"/>
<input type="button" value="Search Items"/>	



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Change an Item

1. Select the *Checks & Deposits* from the menu and click on *Positive Pay*, select *Items*.
2. Enter the search criteria and click the *Search Items* button.
3. Once the issued check item is found, select *Edit* to open the check item fields and change the issued check item. Click the *Save Item* button to save the changes.

Items List										1
Account	Check Number	Issue Date	Amount	Payee	Reference #	Type	Status	Edit	Delete	
ESERVICES TEST ACCT I	4100	4/20/2015	\$5.00			Issue	Not Reconciled			



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Delete an Item

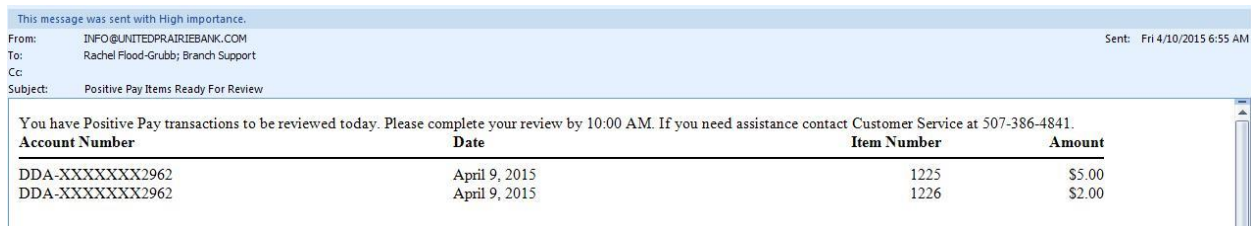
Issued check items can only be deleted from Positive Pay if the check has not yet cleared the account.

1. Select the *Checks & Deposits* from the menu and click on *Positive Pay*, select *Items*.
2. Enter the search criteria and click the *Search Items* button.
3. Once the issued check item is found, click *Delete* to remove the issued check item from Positive Pay. A message will appear asking "Are you sure you want to delete this row?" Click *OK* to remove the issued check item from Positive Pay.

Items List										1
Account	Check Number	Issue Date	Amount	Payee	Reference #	Type	Status	Edit	Delete	
ESERVICES TEST ACCT I	4100	4/20/2015	\$5.00			Issue	Not Reconciled			

Exception Item Review

Presented check items that create an exception must be either approved for payment or returned. An email notification listing all exception items is sent daily around 7:00 am and a reminder is sent around 9:30 am if the exception items have not been resolved. All exception items need to be resolved by 10:00 am or the unresolved exception items will be returned to the depositor.



1. Select the *Checks & Deposits* from the menu and click on *Positive Pay*, select *Review*.
2. Choose an *Account* from the dropdown list and click *Submit*.
3. Click on the *Check Number* hyperlink to view an image of the check item presented for payment. The reason displays why the presented check item requires review.

Exception Reasons

- Issue Not on File – An issued check item was not added to Positive Pay prior to the check clearing.
- Amount Mismatch – The issued check item amount does not match the amount of the check clearing.
- Duplicate Item – A duplicate check item exists.
- Item Void – The issued check item was marked as void.
- Exceeds Amount Threshold – The clearing check exceeds the high dollar threshold established during the initial Positive Pay setup.

4. Choose an *Action* to either approve or return each presented check item. If the action is to return the presented check item, choose a *Return Reason* from the dropdown list.
5. Click the *Process Items* button to save the actions for the presented check items.



Exception Review Considerations

- If a check item is presented with an incorrect dollar amount, view the image of the presented check item to determine the reason for the mismatch. If the amount mismatch is due to an encoding error made during processing, approve the exception item and contact United Prairie Bank to adjust the amount. If the mismatch is due to an alteration to the check, return the presented check item.
- If a check item is presented with an incorrect check number, view the image of the presented check to determine the reason for the mismatch. If the mismatch is due to an encoding error made during processing, approve the exception item and contact United Prairie Bank to edit the check number. If the mismatch is due to an alteration to the check, return the presented check item.
- If a presented check is both an exception item and NSF, the bank's decision to return the check item takes precedence over any decision made in Exception Item Review.
- An exception item shows one exception reason per check item, when in fact there could be multiple exception reasons. For example, a presented check could have an exception reason of **Issue not on File** and **High Dollar**. In Business Online the exception item would show Issue not on File. Adding an issued check item will resolve the **Issue not on File** exception and the **High Dollar** exception reason will now be displayed. The High Dollar exception item needs to be resolved by approving or returning the presented check item.
- Once an exception item has been resolved, the decision to approve or return the exception item cannot be changed without contacting United Prairie Bank.
- If any exception items remain unresolved after 10:00 am, United Prairie Bank will make the decision to return the presented check item to the depositor.

Exception Violations

Any paper check items being presented for immediate payment (cashing a check at United Prairie Bank) not matching the Issued Checks file will be considered a violation. A United Prairie Bank representative may contact your company by phone for instructions on a violation. If an authorized representative from your company is not available to provide instruction, United Prairie Bank will refuse to pay the item.