Contents

Positive Pay Premium

Initial Access:

- The link to the Positive Pay Premium platform can be found on the Business Online Banking Home Page as shown below. The main dashboard will appear. All functions that impact one or more service modules are performed within Positive Pay Premium's dashboard.

- Once the Positive Pay link is selected, the user will be directed to the default landing page as shown below.

Client Dashboard:

- The Client Dashboard is the default landing page in Positive Pay Premium. This is where all functions can span one or more service modules are performed.

- Most users are setup with the following configuration of the system. The following menu options may display:
    a. Manage Users
    b. Reports
        i. Audit Report
        ii. Notification Delivery Report
    c. Transaction View
    d. Change Module
    e. Client – Employee Name
        i. Preferences
- For each Positive Pay Premium service module in use, the Client Dashboard will show a summary box displaying the current day's transaction information, totals, and counts.
- The end of day cut-off time is displayed, if applicable, indicating the deadline for daily decisions on transactions.
- The client Dashboard supports navigation to a service module by clicking on the service module in the blue bar.
- Users can navigate to transactions with a specific status within a service module by clicking on any one of the blue links within each summary.

American Community Bank & Trust's Positive Pay cut off time is 12:00 PM each business day

Change Modules:

- Users can navigate to other service modules two different ways.
  1. Select the "Change Module" drop-down and clicking the desired module.

Option 1: Change Module
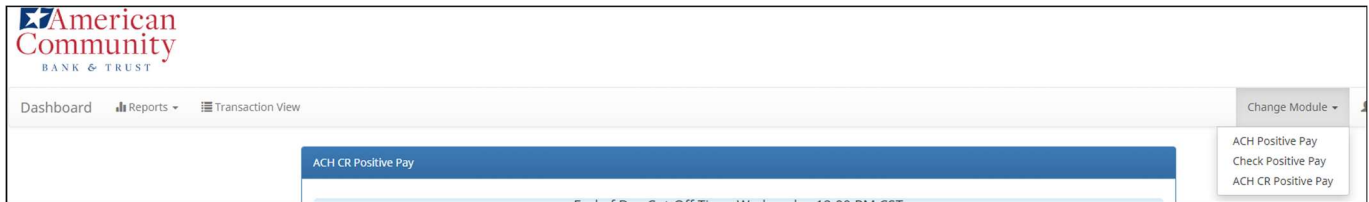
2. Select the service module name listed in the blue bar within the Client Dashboard.

Option 2: Service Module Options

Transaction View:

Once a client logs in to Positive Pay Premium, unless updated under settings, the Dashboard will be presented.

The client can review the current day items a few different ways:

1. From within each module provided within the blue section:

2. From the upper right corner "Change Module"
   a. Once within the selected module, from View at the top banner, Transaction History. The current days transactions for that specific module will be presented if any.
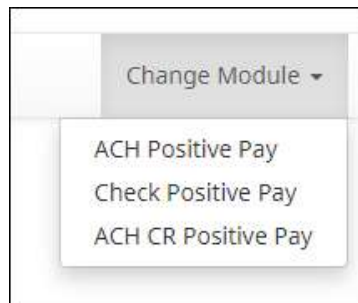
3. From the Dashboard, middle top banner "Transaction View". This view will provide ALL transactions for all modules client has.

4. Click the (>) next to each transaction to view more details including but not limited to:
    a. Transaction type
    b. Current status
    c. Manage
    d. Check #
    e. Reason for exception
    f. ACH transaction allows to add to Approved/Block list

Notifications:

Positive Pay Premium is set up for Check review as well as ACH/ACH CR review.

When a client is setup, the bank can setup notification rules on the check side. ACH notifications MUST be setup on the client side within the ACH Module by the main admin that was assigned.

The main admin assigned will receive all ACH notifications until other users are assigned. This can be done within the ACH Module as shown below.

1. From the ACH/ACH CR Module, select Manager; Notification Rules:
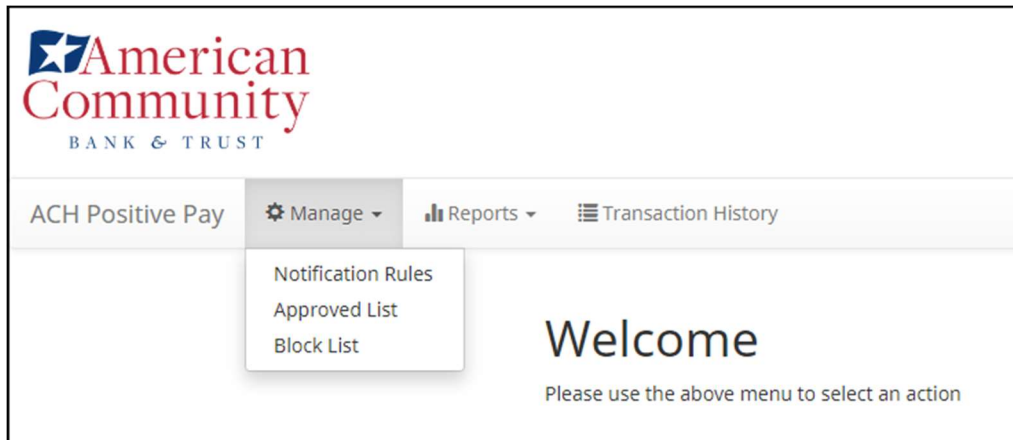
2. The manage Debit/Credit Notification Rules page appears. The Selection screen is the first screen of the Notification Rules page and will display a list of all accounts that the user has access to.
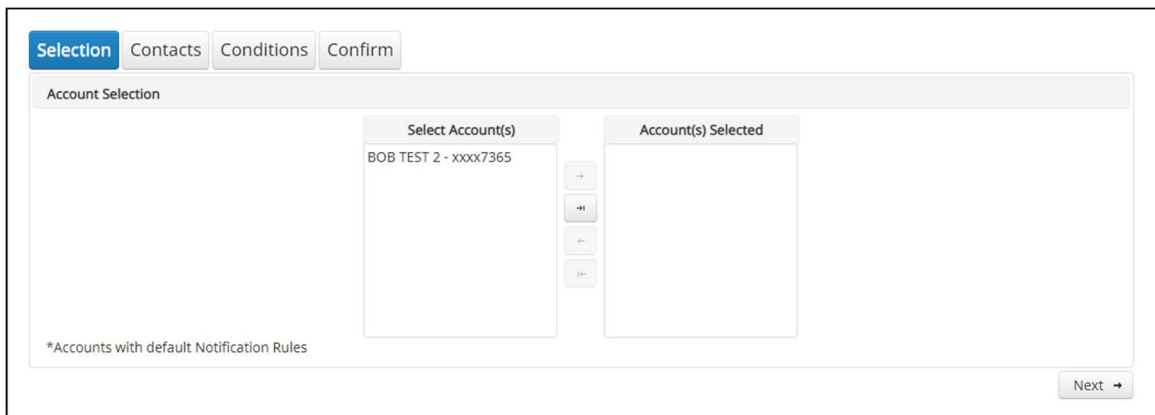
NOTE: All accounts with an asterisk (*) symbol have not been configured and have the default notification rules setup via email only. The email will be delivered to the default notification contact established by the bank (Main Admin as noted above). The default notification condition is to notify for all ACH Debit/Credits.

3. Select the accounts to be configured and move them to the "Selected Accounts" box.
4. Once all accounts have been selected, click the "Next" button to proceed.

5. The Contacts screen is the second screen of the Notification Rules page. The Contact screen will allow entry of up to 6 email addresses and up to 6 cell phone numbers if SMS text has been enabled.

6. Once all cell phone numbers and email addresses have been added, the user can proceed to the next step.
7. The user has the ability to select next or back as needed to make adjustments to the information.

| Selection | **Contacts** | Conditions | Confirm |

Enter the contact information to receive the ALERT

This account is currently set to send all notifications on all ACH debits to Tom Jones (ldelaere@achalert.com).

To change this enter contact information below.

Cell Phone Text			
Cell Phone 1	(555) 444-3333	Cell Phone 4	
Cell Phone 2	(818) 209-9402	Cell Phone 5	
Cell Phone 3		Cell Phone 6	

E-mail			
Email 1	mhart@fffriends.com	Email 4	
Email 2	fjones@fffriends.com	Email 5	
Email 3		Email 6	

← Back   → Next

8. The Conditions screen is the third screen of the Notifications Rules page. The user can define criteria for when alerts should be sent and to who.

NOTE: It is important to note that the alert criteria controls the alerting process, not the transaction status designated at the load time. The transaction status is controlled by the default setting, approved and block list settings. Only one radio button can be selected.

Selection	Contacts	**Conditions**	Confirm

Select a condition to receive the Alert
○ Notify for all ACH Debits
○ Notify only when an ACH Debit is over [_____]
○ Notify only when an ACH Debit meets one or more of the following criteria
☐ The ACH Debit was created from a payment made by check
☐ The ACH Debit was created from a payment over the Internet
☐ The ACH Debit was created from a payment over the phone
○ Notify only when an ACH debit is received from a Company not on the Approved List or does not meet the parameters on the Approved List

← Back   → Next

Selection	Contacts	**Conditions**	Confirm

Select a condition to receive the Alert
○ Notify for all ACH Credits
○ Notify only when an ACH Credit is over [_____]
● Notify only when an ACH credit is received from a Company not on the Approved List or does not meet the parameters on the Approved List

← Back   → Next

Notify for all ACH Debits/Credits
An alert will be sent for every ACH debit received on the accounts configured with this notification condition.

Notify only when an ACH Debit/Credit is over
- Enter the dollar amount.
- Alerts will only be sent when an ACH Debit is received that is greater than the dollar amount established.
- Alerts will not be sent when an ACH Debit is received that is equal to or less than the dollar amount established.

Notify only when an ACH Debit meets one or more of the following criteria
An alert will be sent for the criteria selected.

Select one, two, or all three criteria:

- Payment was made by check and converted into an ACH entry (includes transactions with an ARC, BOC, POP, or RCK standard entry class code).
- Payment from a bank account was authorized over the internet or on a mobile phone (includes transactions with a WEB standard entry class code).
- Payment from a bank account was authorized over the telephone (includes transactions a TEL standard entry class code).

Check Files & Templates
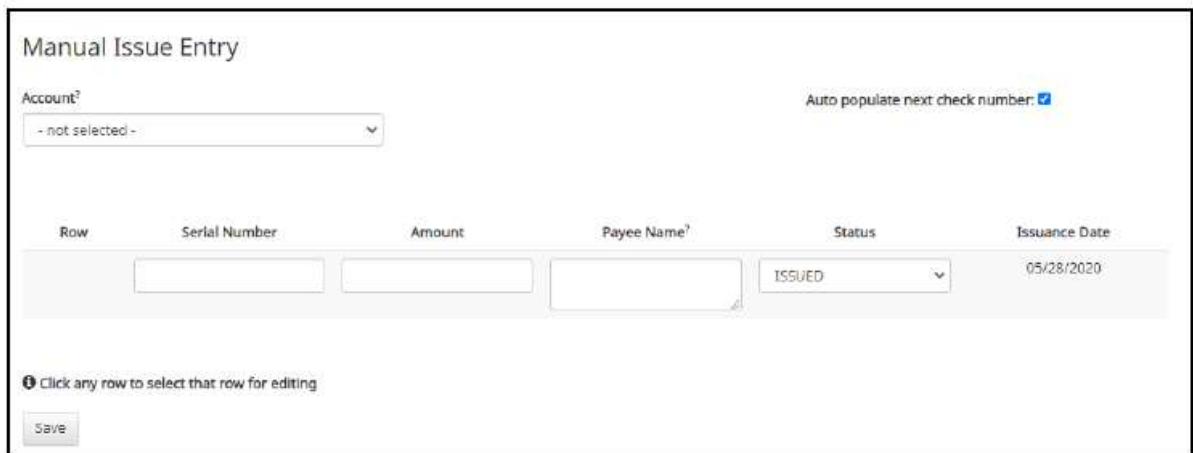
Within Check Positive Pay, the user has the ability to manually upload a check item or upload a check file (multiple checks).

Manual Check Entry:

1. From the Check Positive Pay module, select Perform; Manual Issue Entry OR Issue File Load.
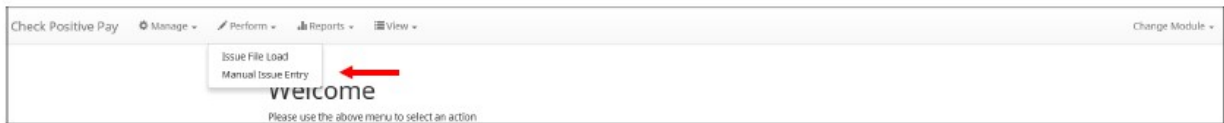
2. If **Manual Issue File Entry** selected, the following appears:

3. Enter the required information:
   a. Serial # (Check #)
   b. Amount
   c. Payee name
   d. Status
4. Select Save. Additional checks can be entered.

Check File Template

To upload a check file, a template must be created prior to uploading. The template will tell the system how to read the file uploaded.

1. To create a new template, select "Issue Templates" , "Create New Template"
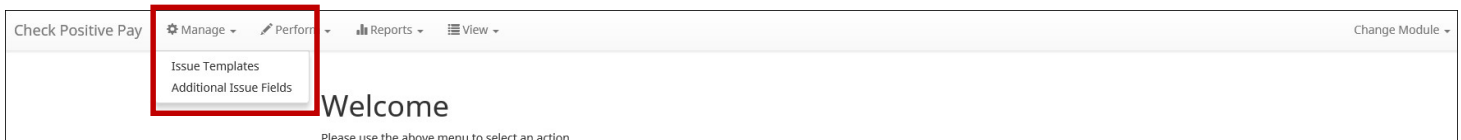
The upper portion of the template screen will not change, regardless of the file type selected. The template name, file type, and template status values are required. The header and footer fields are optional.

- Many accounting systems can export excel or fixed width files. Sometimes those files have header (beginning) rows or footer (ending) rows containing data that is not required by CHECK POSITIVE PAY.
- When setting up a template, the client can define the number of rows CHECK POSITIVE PAY should ignore at the beginning and end of the file. It is important to note that if the values are entered incorrectly, an issue file may load with errors or no items.

Create New Template ✕

Template Name	File Type[?]	Template Status
	- select file type ▾	Active ▾

Number of Header Rows[?]	Number of Footer rows[?]	Template Level[?]
0	0	Client ▾

Multi-Line Payee Name Separator: [?]

- Excel and comma separated values (CSV) files will require clients to define the column data elements that will be found.

Create New Template ✕

Template Name	File Type[?]	Template Status
	- select file type ▾	Active ▾

Number of Header Rows[?]	Number of Footer rows[?]	Template Level[?]
0	0	Client ▾

Multi-Line Payee Name Separator: [?]

Do not use a character as a separator if that character will ever be present in a Payee Name. Allowed characters in brackets [; | , - _ /]

File Mapping

Add	Input Field[?]	File Column[?]	Field Format
	Serial Number		
	Amount[?]		⦿ Fractional Dollars (12.34) ◯ Whole numbers of cents (1234)
☑	Status[?]		ISSUED — - for ISSUED ; VOIDED — - for VOIDED
☐	Account Number[?]		
☐	Issuance Date[?]		
☐	Payee Name[?]		

Save

[?]- Place the cursor over this label for more information

- The mapping section above will display based on the file type selected. It is important to note that not all fields/options seen in these graphics may be available for your organization based on settings configured by your financial institution.
- The mapping section on the lower part of the screen displays the required fields.
- The "Check Serial #" and "Amount" fields are always required. The client must specify if the amount data in the file to be imported will or will not contain decimal points.
- For example, if the Amount value is set to Fractional Dollars, then 100, 100.0 and 100.00 are all processed the same. If the Amount value is set to Whole numbers of cents, the system will divide by 100 and save it as a dollar value. For example, a value of 100 would be saved as $1.00 in the system.
- The client may choose to import additional data by checking the "Add box" next to the desired data element.
- If the "Status box" is not checked (as shown below), CHECK POSITIVE PAY will load all issue items with a status of Issued. If the client file represents Voided items as a negative number, the client can check the box
- "Treat Negative Amount as Void" and CHECK POSITIVE PAY will status any item in the file with a negative value as Voided. Issuance with a $0 amount will also be treated as void.

Create New Template

Template Name	File Type	Template Status
	- select file type	Active

Number of Header Rows	Number of Footer rows	Template Level
0	0	Client

Multi-Line Payee Name Separator:

Do not use a character as a separator if that character will ever be present in a Payee Name. Allowed characters in brackets [; | , - _ /]

File Mapping

Add	Input Field	File Column	Field Format
	Serial Number		
	Amount		● Fractional Dollars (12.34) ○ Whole numbers of cents (1234)
☐	Status		☑ Treat Negative Amount As Void Issuance with $0 amount will be treated as Void

- If the client checks the "Status" box additional fields will display as shown below. If the client's accounting system exports issue items with an Issued and Voided status, no additional action is required.

- It is important to note that if the "Status" box is checked for a template, and this information is not provided in the issue file loaded, the system will give each record an ISSUED status. In addition, the STOPPED status may not appear in the Template configuration screen if the FI has disabled stop payments.
- If the accounting system used exports issued items with a value of X and voided items with a value of Y, the user can identify the values as shown below so CHECK POSITIVE PAY can translate the data appropriately when importing the data.

- Once the template has been created, a file can be uploaded.
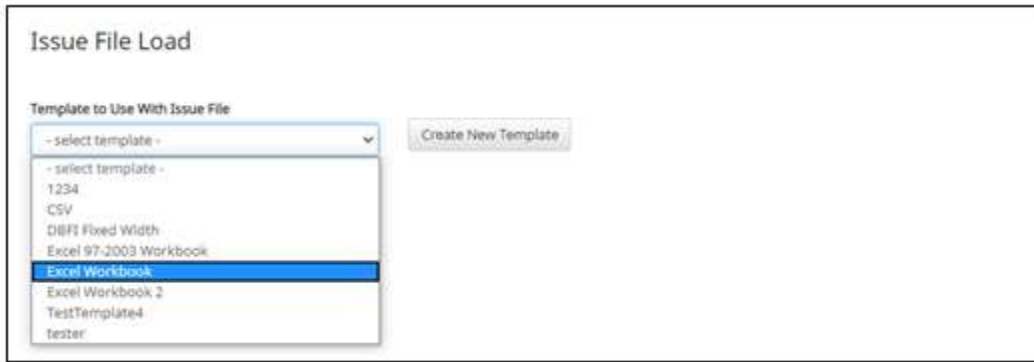
Upload Issue File
1. From the Check Positive Pay module, select Perform; Issue File upload.
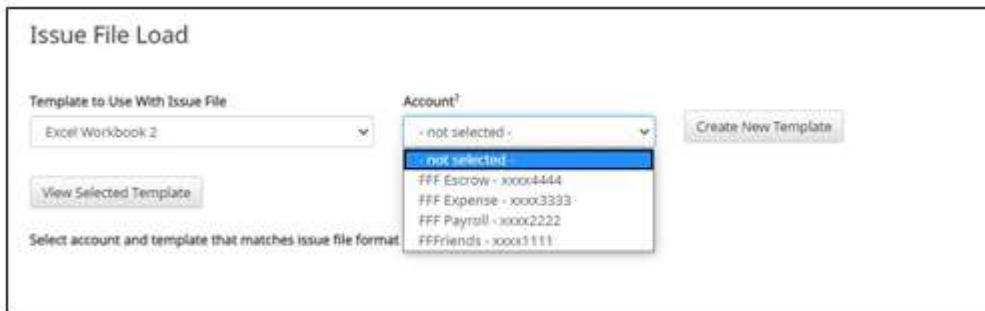

2. The Load Check Issuance File page appears.
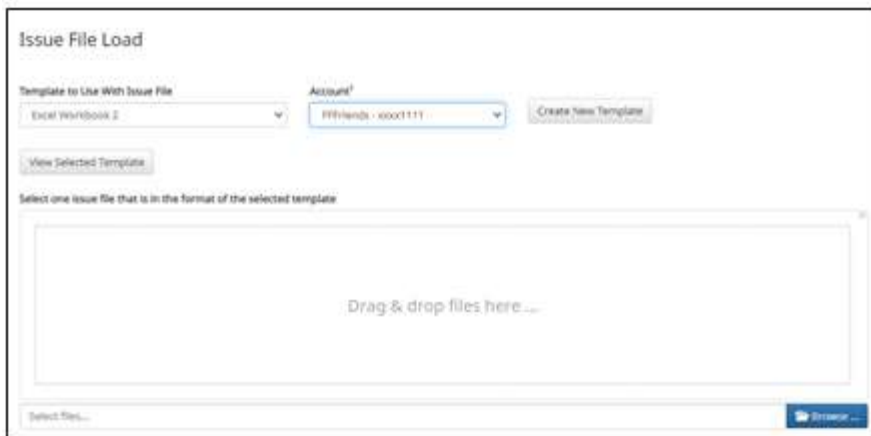

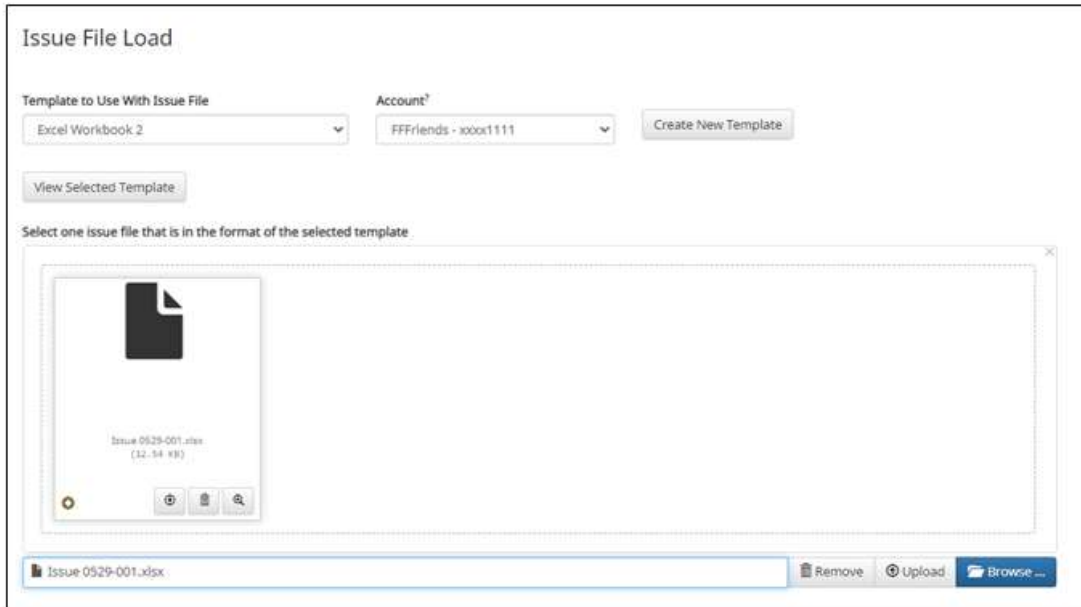3. Select the template from the drop down menu.

4. If multiple accounts available, select the account the check file goes with.

5. The file upload interface will appear. Click the "Browse" button to select the appropriate file.

6. Once the file is selected, it will be displayed in the upload interface.

Issue File Load

Template to Use With Issue File

Excel Workbook 2

Account

FFFriends - xxxx1111

Create New Template

View Selected Template

Select one issue file that is in the format of the selected template

Issue 0529-001.xlsx
(12.54 KB)

Issue 0529-001.xlsx   Remove   Upload   Browse ...

7. Select upload.
8. The status bar will display the current status of the file.

< Back to Status   WKP1 Issue 1028-001.xlsx

File Status

Queued	Processed	Approved / Rejected	Completed	Deleted

File is processing . . .