



Savings Bank of Walpole Positive Pay User Guide

Welcome! We are so glad to provide you a step by step guide to begin using Positive Pay.

Contents

Getting Started.....	2
Positive Pay for Checks	2
Manual Entry of Checks	2
Submit Issued Check File.....	3
Issued file requirements	3
Single Account Positive Pay	4
Multiple Account Positive Pay	7
Reviewing, Editing or Deleting Checks.....	10
Edit record.....	11
Delete record	12
Voiding Checks	12
Reviewing Check Exceptions.....	15
Positive Pay for ACH.....	19
ACH Exceptions	19
Add ACH Rule from an Exception.....	22
Add ACH Rule from an Exception in Launch Advanced Options.....	24
ACH Authorization Rules.....	25
Add ACH Rule – not from an Exception	25
Edit Record.....	26
Delete Record.....	28

Getting Started

- Login to your Business Online Banking profile
- Select **Cash Management – Positive Pay**

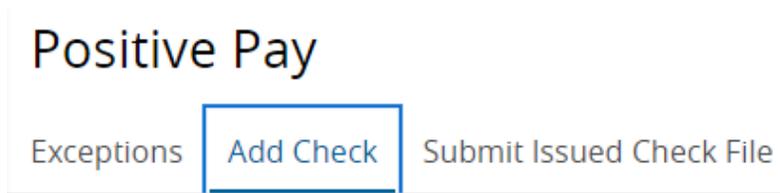


Positive Pay for Checks

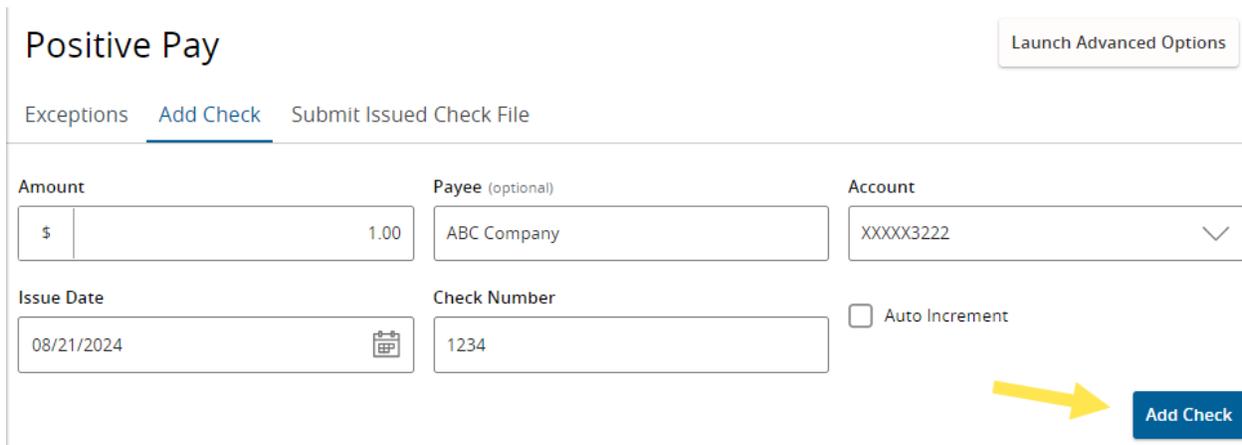
Manual Entry of Checks

This feature is typically utilized for a small number of checks

- Select **Add Check**



- Complete the fields with the check details then select **Add Check**

A screenshot of the 'Positive Pay' form. The title 'Positive Pay' is at the top left, and a 'Launch Advanced Options' button is at the top right. Below the title are three tabs: 'Exceptions', 'Add Check', and 'Submit Issued Check File'. The form contains several input fields: 'Amount' with a dropdown for '\$' and a value of '1.00'; 'Payee (optional)' with the value 'ABC Company'; 'Account' with a dropdown showing 'XXXXX3222'; 'Issue Date' with a calendar icon and the value '08/21/2024'; and 'Check Number' with the value '1234'. There is also an unchecked checkbox labeled 'Auto Increment'. At the bottom right, there is a blue 'Add Check' button, which is highlighted by a yellow arrow.

ONLINE BANKING POSITIVE PAY USER GUIDE

- Once **Add Check** has been selected the checks will appear at the bottom of the **Add Check** section under **CHECKS ADDED**

CHECKS ADDED

Paid Date	Payee	Account Name	Amount	Check Number
8/21/2024	ABC Company	XXXXX3222	\$1.00	1234

Submit Issued Check File

The file type (**Fixed Length File**, **Microsoft Excel** or **CSV** comma delimited file) was determined by the Sample File provided during the Positive Pay setup process.

Minimum Required information in the file to include: **Check Date**, **Check Amount**, **Check Number** and **Payee Name**

If there are any changes to the format of the original Sample File provided please contact Business Development so the new format can be reconfigured by Digital Banking.

Issued file requirements

- Words or symbols used in conjunction with payee name (such as MR., MRS., MISS, OR, &, or AND) must be included on the issued file.
- The issued payee names must exactly match the printed payee name.
- If more than one payee name is printed on more than one line, make sure there is at least a space between line items.

Single Account Positive Pay

- Select **Cash Management – Positive Pay – Submit Issued Check File**

Positive Pay

Exceptions Add Check **Submit Issued Check File**

- Select the account from the **File Mapping Type** dropdown then select the **Choose File** icon to search for the file

Positive Pay

Launch Advanced Options

Exceptions Add Check **Submit Issued Check File**

File Mapping Type

SBW Test for PP

Choose File



Process File

- Select **Process File** once the file populates

File Mapping Type

SBW Test for PP

Choose File

Test for PP.csv



Process File

ONLINE BANKING POSITIVE PAY USER GUIDE

- After **Process File** is selected the file will populate to the bottom of the screen with a **Processed** status

Positive Pay

Launch Advanced Options

Exceptions Add Check Submit Issued Check File

File Mapping Type

Choose File

Process File

ISSUED CHECK PROCESSING LOG

Search Processed Log



Account(s) ^	Status ^	File Name ^	Items ^	Amount ^	Actions
XXXXX3222	✔ Processed	Test_for_PP.csv	3	\$88,515.50	⋮

- If there are any issues with the file selected to process the status will display as **Rejected** and list the error details by clicking the three dots under **Actions**

ISSUED CHECK PROCESSING LOG

Search Processed Log



Account(s) ^	Status ^	File Name ^	Items ^	Amount ^	Actions
	⊘ Rejected	Test_for_PP2.csv	2	\$88,190.50	⋮
XXXXX3222	✔ Processed	Test_for_PP.csv	3	\$88,515.50	⋮

View Error Details
Expand Row

ONLINE BANKING POSITIVE PAY USER GUIDE

- Checks that were previously uploaded and are included in another file will display error messages but the file will still process with any new check information entered
- The Status will indicate **Processed with exceptions** and list the **Error Details**

ISSUED CHECK PROCESSING LOG



Account(s) ▲	Status ▲	File Name ▲	Items ▲	Amount ▲	Actions
XXXXX3222	✔ Processed	Test_for_PP.csv	3	\$88,515.50	⋮
XXXXX3222	⚠ Processed with exceptions	Test_for_PP3.csv	3	\$506.00	⋮

Error Details

Issued Check File

File Name	Input Date	Status	Items	Amount
Test_for_PP3.csv	8/21/2024	⚠ Processed with exceptions	1	\$500.00

Error Details

A matching issued check already exists in the system

Account Nickname: XXXXX3222 Check Number: 31683 Amt: 500.00 Error: 1002-Check is already in system



Multiple Account Positive Pay

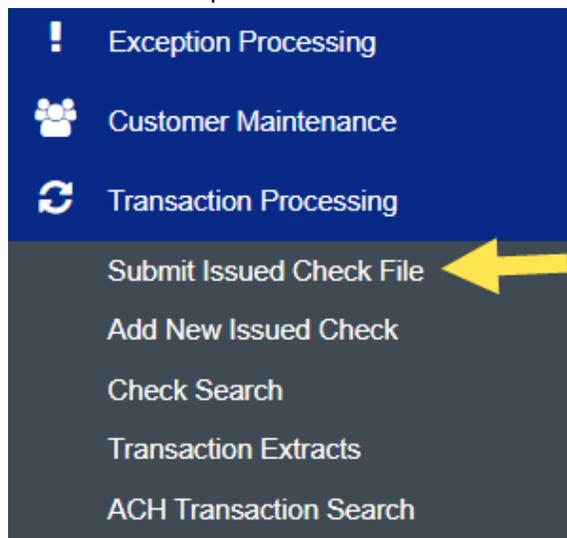
- If more than one Positive Pay account is included in your setup you will need to select **Cash Management – Positive Pay – Launch Advanced Options**

Positive Pay

Launch Advanced Options

[Exceptions](#) Add Check Submit Issued Check File

- Once the new tab opens, select **Transaction Processing – Submit Issued Check File** from the menu options



- Complete the steps
 1. **Choose File – Account ID** (select from the dropdown menu)
 2. **File Mapping Format** (typically only one option)
Fill in **Items in File** and **Dollar Amount in File**
 3. Select **Process File** once all information has been entered

Submit Issued Check File

Step 1. Select a file to process.

Choose File Test for PP3.csv

Step 2. Input details about the file.

Account ID: XXXXXX4783

File Mapping Format: XXXXXX478

Items in File: XXXXXX482

Dollar Amount in File: XXXXXX483

XXXXXXXX580

Step 3. Click the "Process File" button.

Process File

- The **Processing Results** screen will load once **Process File** has been selected
- The Status will indicate **Processed** after a successful upload

Processing Results				
File Name	Upload Date	Status	Items	Amount
Test_for_PP3.csv	8/21/24 2:20:36 PM	Processed	3	\$506.00

ONLINE BANKING POSITIVE PAY USER GUIDE

- Checks that were previously uploaded in another file will display error messages but the file will still process with any new checks entered
- The Status will indicate **Processed with Exceptions** and list the **Error Message**

Close

Results: **Processed with Exceptions**

	Error Message
1	Account Nickname: XXXXX3222 Check Number: 31687 Amt: 1.00 Error: 1002-Check is already in system
2	Account Nickname: XXXXX3222 Check Number: 31688 Amt: 5.00 Error: 1002-Check is already in system

- If there is an issue with the file the status will indicate **Rejected** and list the **Error Message**

Close

Results: **Rejected**

	Error Message
1	Invalid value in numeric field (abcd)
2	Skipping Row 1 for previous errors. 8/14/2024,31687,I,abcd,ABC COMPANY
3	Invalid value in numeric field (abcd)
4	Skipping Row 2 for previous errors. 8/15/2024,31688,I,abcd,JOHN SMITH

Processing Results

File Name	Upload Date	Status	Items	Amount
Test_for_PP4.csv	8/22/24 11:11:19 AM	Rejected	0	\$0.00

Reviewing, Editing or Deleting Checks

Select **Cash Management – Positive Pay – Launch Advanced Options**

- Select **Transaction Processing – Check Search**
- Complete the fields for the specific check or range of checks and select **Search**

The screenshot displays the 'Check Search' interface. On the left is a navigation menu with a 'Collapse All -' button at the top. The menu items are: Exception Processing, Customer Maintenance, Transaction Processing, Submit Issued Check File, Add New Issued Check, Check Search (highlighted), Transaction Extracts, ACH Transaction Search, ACH Reporting, Voids and Stop Payments, Transaction Reports, Audit Reports, and System Reports. The main content area is titled 'Check Search' and contains the following fields:

- Account Nickname:** A text input field with the placeholder text 'All Account Nicknames'.
- Check Status:** A dropdown menu currently set to 'All'.
- Check Number From:** A text input field.
- Check Number To:** A text input field.
- Date:** A dropdown menu currently set to 'Issued'.
- Date From:** A text input field with a calendar icon.
- Date To:** A text input field with a calendar icon.
- Show additional options:** A dropdown menu.

At the bottom of the main area, there is a note: 'Note: Transaction history is retained within the system for 90 days after an item has paid.' and a blue 'Search' button.

ONLINE BANKING POSITIVE PAY USER GUIDE

- Select **Edit record**, **Delete record** or **View record** by clicking the three vertical dots to the right of the check listed

Account Nickname	Check Number	Amount	Issued Payee	Issued Date	Paid Date	Current Status	Stale Dated As Of		
XXXX3222	31687	\$1.00	ABC COMPANY	08/14/2024		Issued	02/11/2025	⋮	
\$1.00								Edit record	
Showing 1 result								1	Delete record
								View record	

Edit record

- Select **Edit Record** and update the check information then select **Save Changes**

Edit record

Account Nickname	
XXXX3222 ▼	
Payee	
ABC COMPANY	
Check Number	Amount
31687	\$1.00
Issued Date	Paid Date
08/14/2024 📅	📅
Trace Number	Void Date
No Trace Number to display	📅
Decision	Reason
No Decision to display	No Reason to display
Notes	
Cancel	Save Changes

Delete record

- Deleting a record will only remove the check from the Positive Pay system and the check will still be negotiable but will flag as an exception if the check is processed
- To delete a check select **Delete record** and a message will display confirming you want to delete the check – Select **Delete**

Delete record

Are you sure you want to delete this check?

Cancel **Delete**

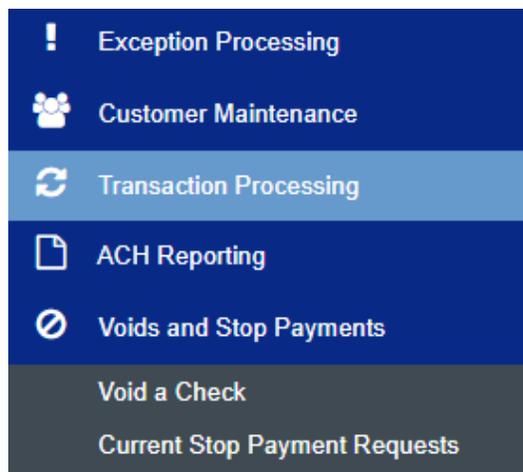
- A popup will appear confirming the check was deleted

The check was deleted.

Voiding Checks

Select **Cash Management – Positive Pay – Launch Advanced Options**

- Select **Voids and Stop Payments – Void a check**
- Voiding a check will make the check non-negotiable



ONLINE BANKING POSITIVE PAY USER GUIDE

1. Enter check information
Select the **Account Nickname** from the dropdown menu
Input the **Check Number**
Input the **Check Amount**
Input the **Issued Date**
2. Once the check information fields have been completed
select **Find Matching Check**

Void a Check

Step 1. Enter check information.

Account Nickname:

Check Number:

Check Amount:

Issued Date:

Step 2. Click the "Find Matching Check" button to find the check.

Find Matching Check

3. Verify the check information to be voided
4. Click the “Void Check” button to complete the void process

Void a Check

Step 1. Enter check information.

Account Nickname:

Check Number:

Check Amount:

Issued Date:

Step 2. Click the "Find Matching Check" button to find the check.

Find Matching Check

Step 3. Verify the check that will be voided.

Account Nickname	Check #	Check Amount	Issued Date
XXXXXX3222	31683	500.00	08/13/2024

Step 4. Click the "Void Check" button to complete the void process.

Void Check

Note: Void history is retained within the system for 90 days after an item has been voided.

- A message will appear at the top of the screen confirming the check has been successfully voided

✓ ** The check has been successfully voided **

Reviewing Check Exceptions

*All Exceptions need to be decided by **1PM EST** on the business day the exception was generated*

Exceptions without a decision by 1PM EST will automatically be **Paid**

Limitations

Image recognition technology has limitations. These include, but are not limited to:

1. Image quality from the negotiating bank
2. Resolution of check image
3. Inconsistent check stock format
4. Ink spots or watermarks
5. Condition of the scanned check (such as wrinkles)
6. Font (size of text) – Recommended font size is 12-14 points with Arial or Verdana fonts preferred

- Select **Cash Management – Positive Pay - Exceptions**
- The screen will load with the Exceptions for the day including the check image and the reason the check was flagged as an Exception

Positive Pay

Launch Advanced Options

Exceptions

Add Check Submit Issued Check File

ⓘ Exceptions will be given a decision of Pay if decisions are not made by 1:00 PM Eastern Time (US & Canada).

Accounts

All Accounts
▼

Search PosPay Exceptions

Status

Decision Needed
▼

\$474.95
Payee Name Misma...

Check #500
Issued Payee: VITAL ...

\$474.95 Payee Name Mismatch Paid Date: 8/21/2024

Account Name: XXXXXX97 Check #: 500

Issued Payee: VITAL





Pay

Return

Total Exceptions **(1)** \$474.95

Total Decided **(0)** \$0.00

Submit Decisions

ONLINE BANKING POSITIVE PAY USER GUIDE

- To decision approval of a check – select **Pay** – **Submit Decisions**

Positive Pay

[Launch Advanced Options](#)

[Exceptions](#) [Add Check](#) [Submit Issued Check File](#)

ⓘ Exceptions will be given a decision of Pay if decisions are not made by 1:00 PM Eastern Time (US & Canada).

Accounts
All Accounts

Search PosPay Exceptions
Search

Status
Decision Needed

\$474.95 Payee Name Mismatch
Check #500 Issued Payee: VITAL ...
Pay

\$474.95 Payee Name Mismatch
Account Name: XXXXXX97
Issued Payee: VITAL
Check #: 500
Paid Date: 8/21/2024



Pay Return Clear

Total Exceptions (1) \$474.95 Total Decided (0) \$0.00 [Submit Decisions](#)

ONLINE BANKING POSITIVE PAY USER GUIDE

- To decision the Return of a check – select **Return**

Status

Decision Needed

\$474.95 Payee Name Mismatch
Check #500 Issued Payee: VITAL ...

\$474.95 Payee Name Mismatch
Check #500 Issued Payee: VITAL ...

Account Name: XXXXXX97
Issued Payee: VITAL

Check #: 500

Paid Date: 8/21/2024



Pay Clear

Total Exceptions **(1)** \$474.95 Total Decided **(0)** \$0.00 [Submit Decisions](#)

- Select the reason for **Return** of the check from the dropdown menu

Duplicate

Fraudulent

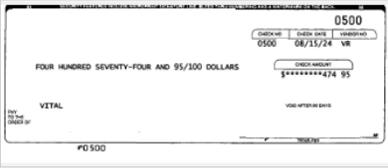
Past Deadline Item Returned

Stale Dated

Total Exceptions **(1)** \$ 74.95 Total Decided **(0)** \$0.00 [Submit Decisions](#)

ONLINE BANKING POSITIVE PAY USER GUIDE

- Once the reason for **Return** of the check has been designated – select **Submit Decisions**

Status Decision Needed <input type="button" value="v"/>	\$474.95 Payee Name Mismatch Paid Date: 8/21/2024
\$474.95 Payee Name Misma... Check #500 Issued Payee: VITAL ... <input type="button" value="Return"/>	Account Name: XXXXXX97 Check #: 500 Issued Payee: VITAL
	 
	<input type="button" value="Pay"/> <input checked="" type="button" value="Return"/> <input type="button" value="Clear"/>
	Fraudulent <input type="button" value="v"/>
Total Exceptions (1) \$474.95 Total Decided (0) \$0.00 <input type="button" value="Submit Decisions"/>	

- The check will be returned per the reason selected and the item will not be paid

Positive Pay for ACH

ACH Exceptions

- Select **Cash Management – Positive Pay**
- The screen will load with any **Exceptions**

Positive Pay

[Launch Advanced Options](#)

[Exceptions](#) [Add Check](#) [Submit Issued Check File](#)

ⓘ Exceptions will be given a decision of Pay if decisions are not made by 1:00 PM Eastern Time (US & Canada).

Accounts: Search PosPay Exceptions:

Status	Amount	Description
Decision Needed	\$1,996.70	Unauthorized ACH T...

\$1,996.70 Unauthorized ACH Transaction

Account Name: XXXXX908 Account Number: 908
Paid Date: 8/22/2024 SEC Code: CCD
Description: 401(K) PAYCHEX-HRS CCD Transaction Type: Debit
Company ID: 9 1

Total Exceptions **(1)** \$1,996.70 Total Decided **(0)** \$0.00

ONLINE BANKING POSITIVE PAY USER GUIDE

- Select **Pay** then **Submit Decisions** to Authorize the Transaction

Positive Pay

Launch Advanced Options

[Exceptions](#) [Add Check](#) [Submit Issued Check File](#)

ⓘ Exceptions will be given a decision of Pay if decisions are not made by 1:00 PM Eastern Time (US & Canada).

Accounts

All Accounts ▼

Search PosPay Exceptions

Status

Decision Needed ▼

\$1,996.70 Unauthorized ACH T...
 Pay

\$1,996.70 Unauthorized ACH Transaction

Account Name: XXXXX908

Account Number: 908

Paid Date: 8/22/2024

SEC Code: CCD

Description: 401(K) PAYCHEX-HRS CCD

Transaction Type: Debit

Company ID: 9 1

[+ Add ACH Rule](#)

Total Exceptions **(1)** \$1,996.70 Total Decided **(0)** \$0.00



ONLINE BANKING POSITIVE PAY USER GUIDE

- Select **Return** and choose a reason from the dropdown menu for the **Return**

Fraudulent

Past Deadline Item Returned

Unauthorized

- Select **Submit Decisions** to **Return** the Unauthorized ACH Transaction

Positive Pay

Launch Advanced Options

[Exceptions](#) [Add Check](#) [Submit Issued Check File](#)

ⓘ Exceptions will be given a decision of Pay if decisions are not made by 1:00 PM Eastern Time (US & Canada).

Accounts

All Accounts

Search PosPay Exceptions

Search

Status

Decision Needed

\$1,996.70

Unauthorized ACH T...

 Return

\$1,996.70 Unauthorized ACH Transaction

Account Name: XXXXX908

Account Number: 908

Paid Date: 8/22/2024

SEC Code: CCD

Description: 401(K) PAYCHEX-HRS CCD

Transaction Type: Debit

Company ID: 9 1

Pay

Return

Clear

Fraudulent

Total Exceptions (1) \$1,996.70

Total Decided (0) \$0.00

Submit Decisions

Add ACH Rule from an Exception

- Select **+ Add ACH Rule** at the bottom of the **Exceptions** screen to add an ACH Rule for future ACH Transactions with this Company
- Once the **ACH Rule** has been added no future **Exceptions** will generate for this Company matching the information in the ACH Rule created

Positive Pay

Launch Advanced Options

Exceptions Add Check Submit Issued Check File

ⓘ Exceptions will be given a decision of Pay if decisions are not made by 1:00 PM Eastern Time (US & Canada).

Accounts All Accounts	Search PosPay Exceptions Search
Status Decision Needed	\$1,996.70 Unauthorized ACH Transaction
\$1,996.70 Unauthorized ACH T... Pay	Account Name: XXXXX908 Account Number: 908 Paid Date: 8/22/2024 SEC Code: CCD Description: 401(K) PAYCHEX-HRS CCD Transaction Type: Debit Company ID: 9 1
	Pay Return Clear
	+ Add ACH Rule
Total Exceptions (1) \$1,996.70 Total Decided (0) \$0.00 Submit Decisions	

- Some fields are pre-filled (**SEC Code**, **Company ID**)
- Select **Debits**, **Credits** or **Both Credit and Debit**
- **Max Amount** is optional
- Select the Checkmark icon to add the **ACH Rule**

Add ACH Rule

 To make further changes to this rule, please log in to ETMS

SEC Code

CCD
 All SEC Codes

Transaction type

Debit only
 Credit only
 Both Credit and Debit

Company ID

9 1

Max amount

\$

Add ACH Rule from an Exception in Launch Advanced Options

Select **Cash Management – Positive Pay – Launch Advanced Options – Exception Processing – Quick Exception Processing**

Positive Pay



- Select the **Unauthorized ACH transaction** from the Decisions Needed dropdown then select **Add Rule**

Decisions Needed (1)	\$62,286.53
Unauthorized ACH transaction xxxxxx893	\$62,286.53
Decided (0)	\$0.00
Total (1)	\$62,286.53

Unauthorized ACH transaction

Default Decision: Pay Cutoff Time: 1:00 PM Eastern Time (US & Canada)

Account Nickname: xxxxxx893 Amount: \$62,286.53

Paid Date: 08/28/2024

CCD / 1 5 / DR
Payroll - CCD

Three circular blue buttons are shown: 'Add Rule' (with a pencil icon), 'Pay' (with a dollar sign icon), and 'Return' (with a curved arrow icon). A yellow arrow points to the 'Add Rule' button.

- The **Add ACH Authorization** rule screen will open pre-filling the information from the ACH Transaction Exception – the **Description** field is optional

Add ACH authorization rule

Description

SEC Code
CCD

Company ID
1 5

Debits or Credits
Debits only

Max Allowable Amount

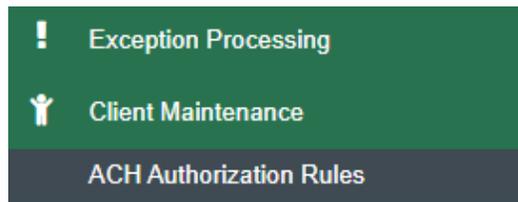
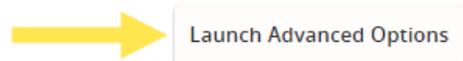
Cancel Save rule

- Review the information and select **Save rule**

ACH Authorization Rules

Select **Cash Management – Positive Pay – Launch Advanced Options – ACH Authorization Rules**

Positive Pay



Add ACH Rule – not from an Exception

- Select the **+** icon at the top right of the screen
- Select the account within the **Account Nickname** dropdown
- Add the **Description** (optional), **Company ID** then select from the **SEC Code** dropdown and choose **Both, Credits only** or **Debits only**
- Select **Save Changes** once all of the information has been entered or select **Save and Add More** if additional ACH Rules need to be entered

ACH Authorization Rules



Add record

Account Nickname XXXXX3222	Description ABC Company	
Company ID 123456789	SEC Code ALL - All SEC Codes	Notification Type Create Exception
Debits or Credits Both	Max Allowable Amount	

[Cancel](#) [Save and Add More](#) [Save Changes](#)

Edit Record

- Click on the three vertical dots to open the menu options to the right of the existing **ACH Rule**
- Select **Edit Record**

ACH Authorization Rules



Account Nickname	Description	Company ID	SEC Code	Debits or Credits	Max Allowable Amount	Notification Type	
XXXXX3222			ALL - All Sta...	Credits Only	\$99,999,999.99	Create Exception	⋮

Showing 1 result

1

Edit record

Delete record

View record

- Edit the information in the ACH Rule and select **Save Changes** once completed

Edit record

Account Nickname XXXXX3222	▼	Description ABC Company	
Company ID 123456789		SEC Code ALL - All SEC Codes	▼
Debits or Credits Credits only	▼	Max Allowable Amount	

Cancel **Save Changes**



Delete Record

- Click on the three vertical dots to open the menu options to the right of the existing **ACH Rule**
- Select **Delete Record**

The screenshot shows the 'ACH Authorization Rules' interface. At the top right, there is a blue circular button with a white plus sign. Below it, there are icons for search, a grid, and a download arrow. The main area contains a table with the following columns: Account Nickname, Description, Company ID, SEC Code, Debits or Credits, Max Allowable Amount, and Notification Type. A single record is displayed with Account Nickname 'XXXXX3222', SEC Code 'ALL - All Sta...', Debits or Credits 'Credits Only', and Max Allowable Amount '\$99,999,999.99'. A 'Create Exception' link is visible next to the record. Below the table, it says 'Showing 1 result'. A context menu is open on the right side of the table, with options 'Edit record', 'Delete record', and 'View record'. A yellow arrow points to the 'Delete record' option.

Account Nickname	Description	Company ID	SEC Code	Debits or Credits	Max Allowable Amount	Notification Type
XXXXX3222			ALL - All Sta...	Credits Only	\$99,999,999.99	Create Exception

- Select **Delete** to confirm deletion of the **ACH Rule**

The screenshot shows a confirmation dialog box titled 'Delete record'. The text inside asks: 'Are you sure you want to delete the ACH authorization rule for Account Nickname "XXXXX3222"?'. At the bottom right, there are two buttons: 'Cancel' and 'Delete'.