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

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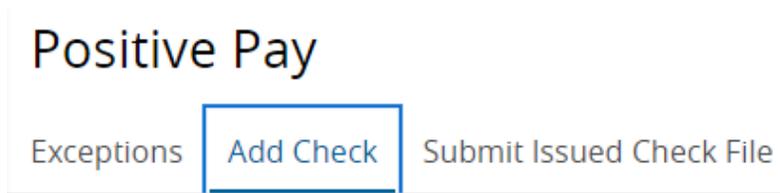
- Complete the fields with the check details then select **Add Check**

- 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

- 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   🖨

View Error Details

Expand Row

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

- Checks that were previously uploaded and are included in another file will display error messages but the file <u>will still process with any new check information entered</u>
- 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**

- Once the new tab opens, select **Transaction Processing** – **Submit Issued Check File** from the menu options
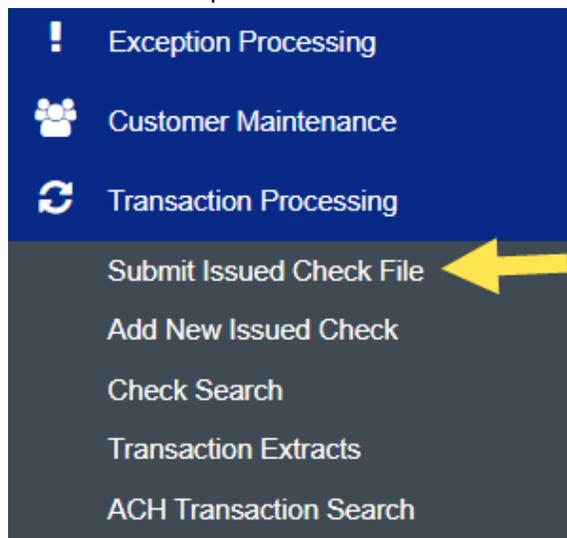
- Complete the steps
    1. **Choose File – Account ID** (select from the dropdown menu)
    2. **File Mapping Format** (typically only one option)
       Fill in **Items in File** and **Dollar Amount in File**
    3. Select **Process File** once all information has been entered

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
- XXXXXX479
- XXXXXX482
- XXXXXX483
- XXXXXX580

Items in File:

Dollar Amount in File:

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

- Checks that were previously uploaded in another file will display error messages but the file will <u>still process</u> 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**

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

Back to Search Parameters   Check Search

Account Nickname		Check Number		Amount		Issued Payee		Issued Date		Paid Date		Current Status		Stale Dated As Of	
XXXXX3222		31687		$1.00		ABC COMPANY		08/14/2024				Issued		02/11/2025	⋮

$1.00

Edit record

Delete record

View record

Showing **1** result   [1]

Edit record

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

Edit record

Account Nickname

XXXXX3222   ⌄

Payee

ABC COMPANY

Check Number

31687

Amount

$1.00

Issued Date

08/14/2024 📅

Paid Date

📅

Trace Number

No Trace Number to display

Void Date

📅

Decision

No Decision to display

Reason

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

! Exception Processing

Customer Maintenance

Transaction Processing

ACH Reporting

Voids and Stop Payments

Void a Check

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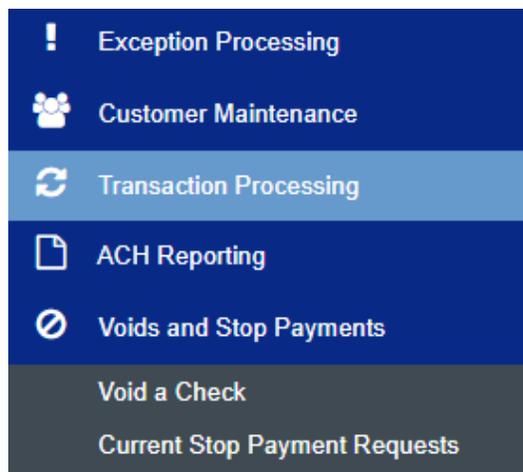
1. Enter check information
   Select the **Account Nickname** from the dropdown menu
   Input the **Check Number**
   Input the **Check Amount**
   Input the **Issued Date**
2. Once the check information fields have been completed
   select **Find Matching Check**

Void a Check

Step 1. Enter check information.

Account Nickname: XXXXX3222

Check Number: 31683

Check Amount: 500.00

Issued Date: 08/13/2024

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: XXXXX3222
Check Number: 31683
Check Amount: 500.00
Issued Date: 08/13/2024

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
XXXXX3222	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 decisioned 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

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- 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

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

Positive Pay

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 Misma...
| Check #500   Issued Payee: VITAL ...
| ⊘ Pay

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

Account Name: XXXXXX97   Check #: 500
Issued Payee: VITAL

| Pay | Return | Clear |

| ⌄ |
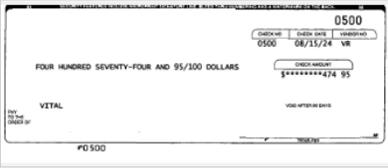
Total Exceptions **(1)** $474.95   Total Decisioned **(0)** $0.00   **Submit Decisions**

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

- 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 Decisioned **(0)** $0.00   **Submit Decisions**

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

- 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

🔍 Search

Status

Decision Needed ⌄

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

$1,996.70   Unauthorized ACH Transaction

Account Name: XXXXX908
Paid Date: 8/22/2024
Description: 401(K) PAYCHEX-HRS CCD
Company ID: 9_____1

Account Number: 908
SEC Code: CCD
Transaction Type: Debit

Pay   Return   Clear

⌄

+ Add ACH Rule

Total Exceptions **(1)** $1,996.70   Total Decisioned **(0)** $0.00   **Submit Decisions**

- 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 Decisioned **(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

- 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**

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

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

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

ACH Authorization Rules

Select **Cash Management** – **Positive Pay** – **Launch Advanced Options** – **ACH Authorization Rules**
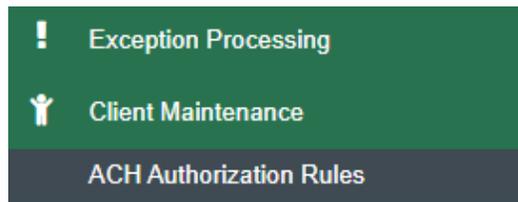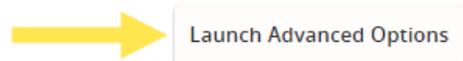
Add ACH Rule – not from an Exception

- 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

Edit Record

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

Notification Type

Create Exception

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**

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