

## Positive Pay Getting Started Guide

This guide will provide information on how to perform some common tasks with Positive Pay. Click the link below to jump directly to that section.

[Logging In](#)

[Upload a file](#)

[Manually Enter an Issued Check](#)

[Mark a Check as Returned](#)

[Void or Change Information on a Check](#)

[Duplicate Check Notifications](#)

[Add Additional Users to Positive Pay](#)

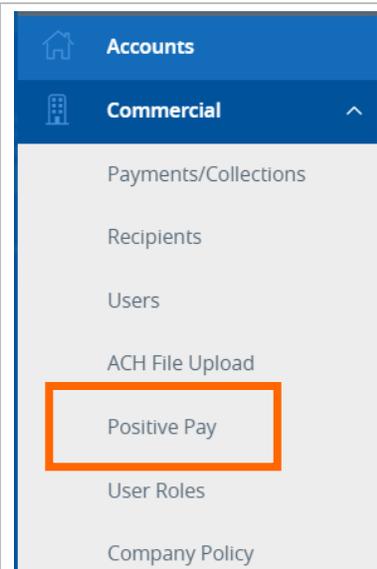
[Reports](#)

Logging In

Access Positive Pay by going to *Commercial >Positive Pay*. Positive Pay will open in a new tab in your browser.

Your online banking login will allow you access to Positive Pay.

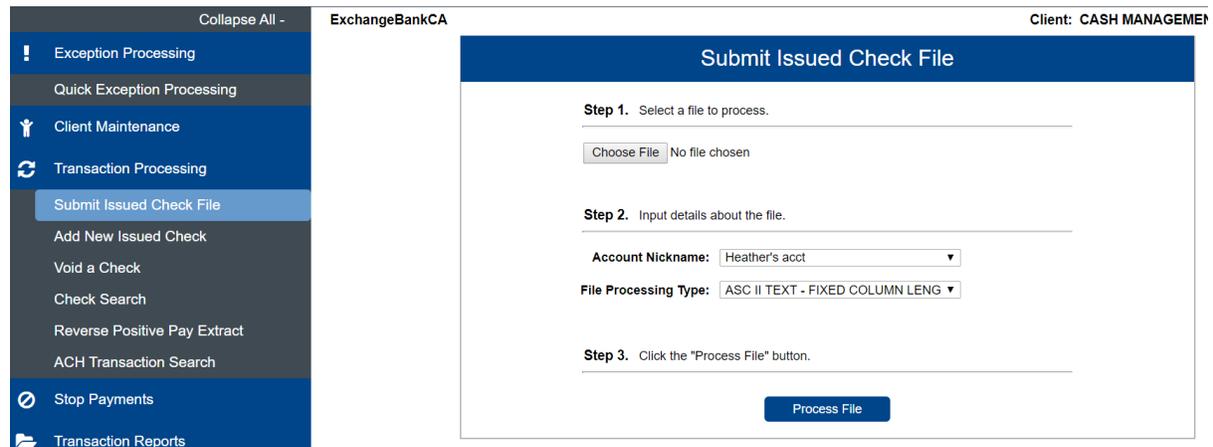
If you do get locked out it will be your online banking login that is locked. Follow the same procedure you would for online banking to be unlocked.



## Upload a file

 Launch Advanced Options

1. Access Positive Pay, then choose

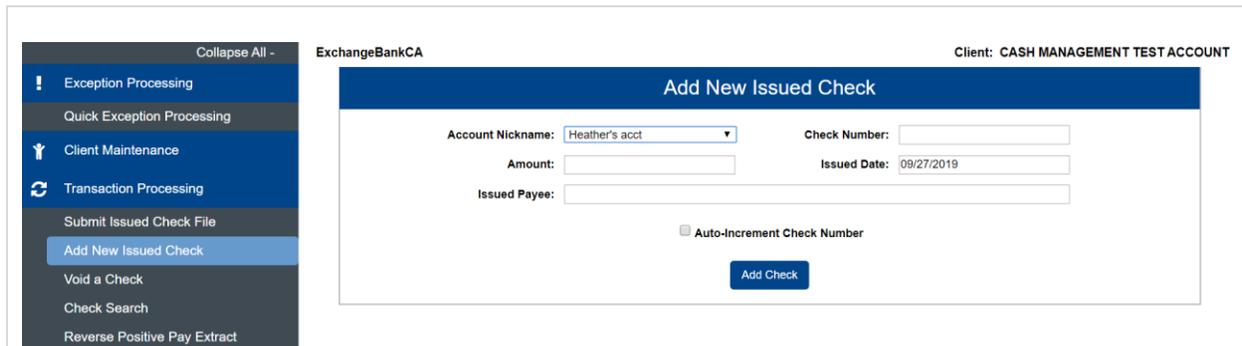


The screenshot shows the Exchange Bank web interface. On the left is a navigation menu with options like 'Exception Processing', 'Client Maintenance', 'Transaction Processing', 'Submit Issued Check File', 'Add New Issued Check', 'Void a Check', 'Check Search', 'Reverse Positive Pay Extract', 'ACH Transaction Search', 'Stop Payments', and 'Transaction Reports'. The 'Submit Issued Check File' option is highlighted. The main content area is titled 'Submit Issued Check File' and contains three steps: Step 1: 'Select a file to process.' with a 'Choose File' button and 'No file chosen' text; Step 2: 'Input details about the file.' with 'Account Nickname' (Heather's acct) and 'File Processing Type' (ASC II TEXT - FIXED COLUMN LENG) dropdowns; Step 3: 'Click the "Process File" button.' with a 'Process File' button.

2. Click *Transaction Processing* then *Submit Issued Check File*.
3. Click **Choose File**. Navigate to the location of the issued check file.
4. In the *Account Nickname* drop down, choose the account.
5. The *File Processing Type* drop down represents the file format that has been defined for your issued check file. Note that this list is limited to the file format(s) assigned to you by Exchange Bank. Standard file types include:
  - ASCII Text – fixed column length
  - ASCII Text – comma delimited
  - Proprietary ARP File FormatContact Exchange Bank if you are interested in uploading other file types.
6. Click the **Process File** button to upload the file.

## Manually Enter an Issued Check

The *Add New Issued Check* screen is used if a check was manually written or was otherwise not included in the electronic issued check file that was submitted to Exchange Bank. Any check entered on this screen in one sitting will be displayed below.

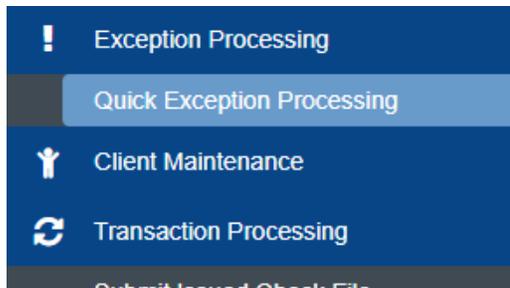


The screenshot shows the 'Add New Issued Check' screen within the Exchange Bank digital online banking interface. The page title is 'Add New Issued Check'. The account nickname is 'Heather's acct'. The check number field is empty. The amount field is empty. The issued date is '09/27/2019'. The issued payee field is empty. There is a checkbox for 'Auto-Increment Check Number' which is currently unchecked. An 'Add Check' button is located at the bottom right of the form.

1. From *Transaction Processing*, click the *Add New Issued Check* link.
2. Choose the account in the *Account Nickname* drop down.
3. In the *Check Number* field, enter the check number of the item.
4. In the *Amount* field, enter the amount of the check.
5. In the *Issued Date* field, enter the issued date for the check.
6. In the *Issued Payee* field, enter the name of the payee for this check.
7. Check the *Auto-Increment Check Number* box only if you are entering multiple checks and wish for each new entry to increment the check number by one.
8. Click **Add Check**.

Mark a Check as Returned

1. To mark a check as returned, go to *Transaction Processing > Quick Exception Processing*.



ExchangeBankCA Client: TEST COMPANY

Quick Exception Processing as of 10/02/2019

Account Nickname: <ALL>

Hide exceptions already decided

Processed Exceptions: (Count: 0) (Amount: \$0.00)  
 Unprocessed Exceptions: (Count: 2) (Amount: \$1,100.00)  
 Total Exceptions: (Count: 2) (Amount: \$1,100.00)

NOTE: Exceptions will be given a decision of "Pay" if no decision has been made by 10:00 AM Pacific Time (US & Canada).

	Account Nickname	Paid Date	Check #	Amount	Issued Payee	Exception Type	Pay	Return	Reason
1	Acct ending 3333	10/01/2019	<a href="#">View Image</a> 400	100.00		PAID NOT ISSUED	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>
2	Acct ending 3333	10/01/2019	<a href="#">View Image</a> 444	1,000.00		PAID NOT ISSUED	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>

2. By default, the account nickname field will show <ALL> for all your accounts. Filter by a specific account if needed.

3. In the *Pay* or *Return* column, check the appropriate box.
4. Choose the *Reason* from the drop down menu.
5. Click **Update**.

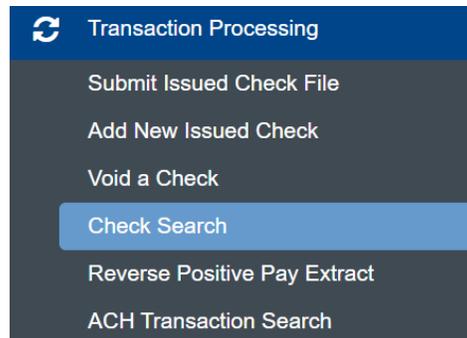
Notice the *Processed, Unprocessed and Total Exceptions* listed in the upper right corner of this screen.

Processed Exceptions: (Count: 0) (Amount: \$0.00)  
 Unprocessed Exceptions: (Count: 2) (Amount: \$1,100.00)  
 Total Exceptions: (Count: 2) (Amount: \$1,100.00)

Exception Type	Pay	Return	Reason
	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Duplicate
	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>

Void or Change Information on a Check

1. To make a change to a check already in the system, go to the *Transaction Processing* menu and choose *Check Search*.



Account Nickname  
Heather's acct x

Check Status: Issued (dropdown) Outstanding As Of: 09/26/2019 (calendar icon)

Check Number From: | Check Number To: |

Date: Issued (dropdown) Date From: | Date To: | (calendar icons)

Show additional options (dropdown)

Note: Transaction history is retained within the system for 90 days after an item has paid.

2. To void or change information on a check listed as issued, select *Issued* from the *Check Status* drop down, enter the date in the *Outstanding As Of* field, then enter the check number. Click **Search**.

Nickname	Number	Payee	Date	Date	
Heather's acct	403	\$1,020.00	06/06/2019	Issued	⋮
Heather's acct	405	\$1,020.00	06/26/2019		View check images
Heather's acct	412	\$0.00	Brewer,RA	08/23/2019	Edit record
Heather's acct	623	\$0.00	Brewer,RA	08/23/2019	Delete record
Heather's acct	624	\$0.00	Brewer,RA	08/23/2019	View record

3. Select the browse button (3 dots) next to the information for the check, then choose **Edit Record**.

**Edit record**

<b>Account Nickname</b> Heather's acct	<b>Payee</b>
<b>Check Number</b> 403	<b>Amount</b> \$1,020.00
<b>Issued Date</b> 06/06/2019	<b>Paid Date</b>
<b>Trace Number</b> <i>No Trace Number to display</i>	<b>Void Date</b>
<b>Decision</b> <i>No Decision to display</i>	<b>Reason</b> <i>No Reason to display</i>
<b>Notes</b>	

Cancel **Save Changes**

4. Once in *Edit Record*, you can change the amount of an item that has not cleared, or the check number. To void, you simply remove the date in the void field.

### Duplicate Check Notifications

What if I try to enter an item and it says duplicate check?

Duplicate Paid Item	The check number is paid twice in the same processing update. The first record that is processed will reconcile the issued item, and the second record (for this check number) that is processed will result in a “Duplicate Paid Item” exception. Perform a <i>check search</i> to research the duplicate. <b>Paying this exception will automatically create a new issued item. As a result, the check number will be duplicated in the check history.</b>
Previously Paid Item Posted	The check has already been paid in a previous update. <b>Paying this exception will automatically create a new issued item. As a result, the check number will be duplicated in the check history.</b>
Dup Paid Item/Amt Mismatch	The check number has already been paid, however the amount of this item is different from the amount of the item that previously paid. Perform a <i>check search</i> to find the duplicate item. <b>Paying this exception will automatically create a new issued item. As a result, the check number will be duplicated in the check history, each with a different amount.</b>

### Add Additional Users to Positive Pay

If you would like to add additional users to your business’ positive pay access, please contact Exchange Bank. Note that any new users must also have online banking access.

### Reports

<p>The reports you will use most often are the:</p> <ul style="list-style-type: none"> <li>Account Reconciliation Summary</li> <li>Check Reconciliation Summary</li> <li>Deposit Reconciliation Summary</li> </ul>	<ul style="list-style-type: none"> <li>Transaction Reports</li> <li>Daily Checks Issued Summary</li> <li>Stops and Voids</li> <li>Exception Items</li> <li>Stale Dated Checks</li> <li>Account Reconciliation Summary</li> <li>Check Reconciliation Summary</li> <li>Deposit Reconciliation Summary</li> </ul>
--	--

Reverse Positive Pay Extract

The *Reverse Positive Pay/Transaction Extract* screen provides you with an electronic file of paid checks to process (update) within another system. Once complete, the file and report are automatically displayed at the bottom of the screen. **Note:** An item may only be extracted once.

Go to Transaction Processing > Reverse Positive Pay Extract.

↺
Transaction Processing

- Submit Issued Check File
- Add New Issued Check
- Void a Check
- Check Search
- Reverse Positive Pay Extract
- ACH Transaction Search

Reverse Positive Pay Extract (XLSX - All Transactions)

**Step 1.** Select "Account Nickname" and "Extract through date".

Account Nickname:

Extract from date:  (optional)

Extract through date:

**Step 2.** Click the "Create File and Report" button.

[Create File and Report](#)

**Step 3.** View Report or File By Clicking on Links in Grid Below.

Account Nickname	File	Report	Date Created	Extract From Date	Extract Thru Date	Item Count

1. The *Account Nickname* field is the nickname or description that identifies this account for you. This is displayed in place of the account number on screens within the system and in emails generated by the system.
2. The *Extract From* date is an optional field. By default, the system will extract all items that have not been previously extracted.
3. The *Extract Thru Date* is the date through which posted items are included in the extract file.
4. Click the **Create File and Report** button. To save an extract file to a local workstation or network drive, click on the *File / Save* menu option while viewing the file, or, right click on the **View File** link and select *Save Target As*.