Positive Pay
Customer Guide

Bank Midwest
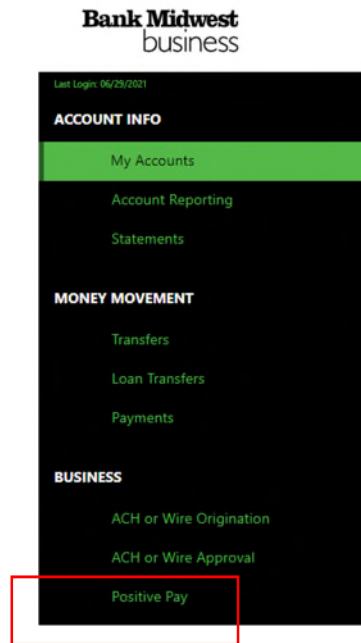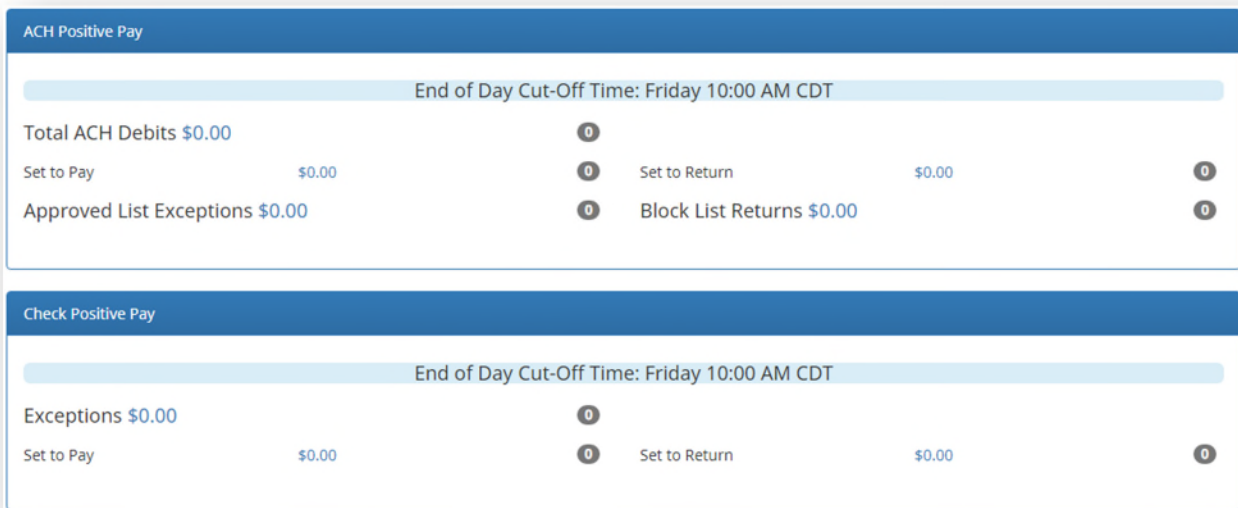
Table of Contents

- **Access to Positive Pay**
  - Log into Online Banking
 - Select Positive Pay from Menu

- **Main Dashboard**
  - Will show a summary of ACH Positive Pay and Check Positive Pay items that need to be worked by Customer

  - Select any of the numbers in blue to open up that specific list

- ACH Positive Pay
  - Items Set to Pay – Will Pay if nothing is done
  - Items Set to Return – Will Return if nothing is done
  - Approved List Exceptions – Items are not in the Approved List but can be added
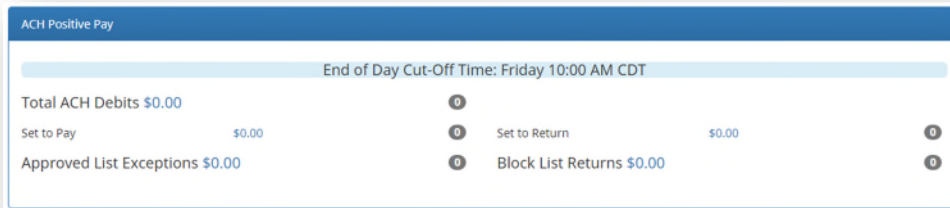
- Check Positive Pay
  - Items Set to Pay – Will Pay if nothing is done
  - Items Set to Return – Will Return if nothing is done
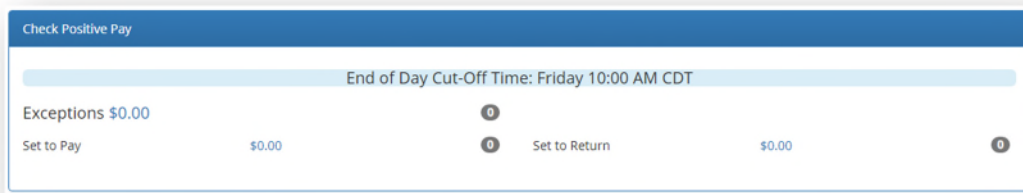
Dashboard Tabs
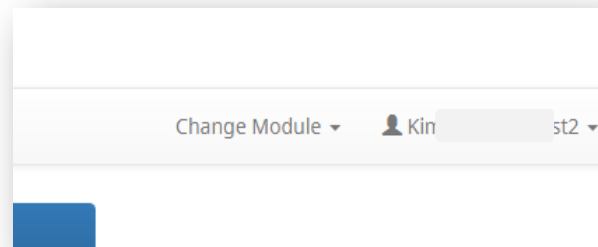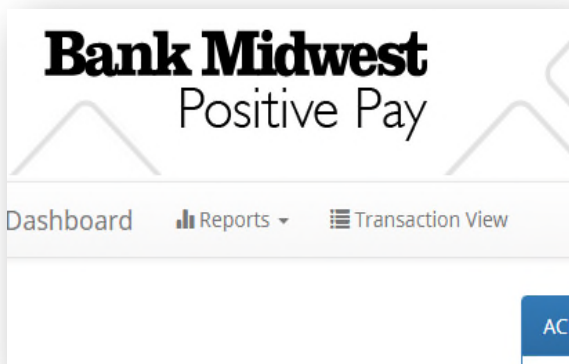
- o **Reports**
    - Audit Report shows
      - Log In/Log Out
      - When Checks we added or changed
      - When items are Added/Removed from Approved or Blocked List
    - Notification Delivery Report shows
      - When Notifications were sent and type of Notification
      - Can see if a Notification was not delivered

- o **Transaction View**
  - ▪ Defaults to Current Days transactions
    - • Shows all transactions that need to be processed
    - • Can work items from here
    - • If item is ineligible, the end of day has already happened and item cannot be changed
  - ▪ Can change to prior days to see what was paid or returned
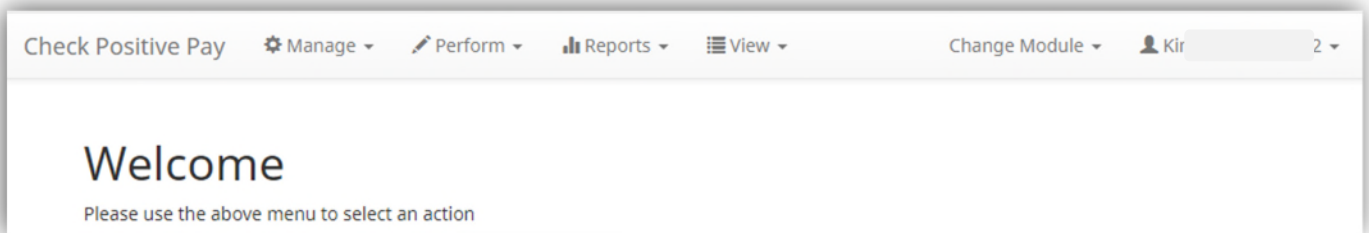- o **Change Module**
  - ▪ Can switch to ACH Positive Pay or Check Positive Pay
- o **Customer drop down**
  - ▪ Preferences
    - • Can set default views

Check Positive Pay
- • From Main Dashboard, select **Change Module** drop down arrow, select **Check Positive Pay**
- • **Check Positive Pay Menu Bar**

- o Manage
  - ▪ Issue Templates
    - • Will need to build a template if wanting to upload Check files
- o Perform
  - ▪ Upload Check File
  - ▪ Manually enter Checks
- o Reports
  - ▪ Adjusted Items
  - ▪ Issue Item Status – Can view checks that are Outstanding, Paid, Returned or Stops/Holds
- o View
  - ▪ Issue File Status – view/manage files
  - ▪ Issue Warehouse – view the status of all issued items
  - ▪ Transaction History
  - ▪ Item Lookup – research all recorded data on individual items
- o Change Module – To go back to Main Dash Board or change to ACH Positive Pay Dashboard
- o Client Name – Can set view preferences

- • **Manage Tab**
- • Select Issue Template from drop down arrow to create or manage templates for file upload

- o Select **Create New Template**
  - ▪ Should only have to do this on initial setup
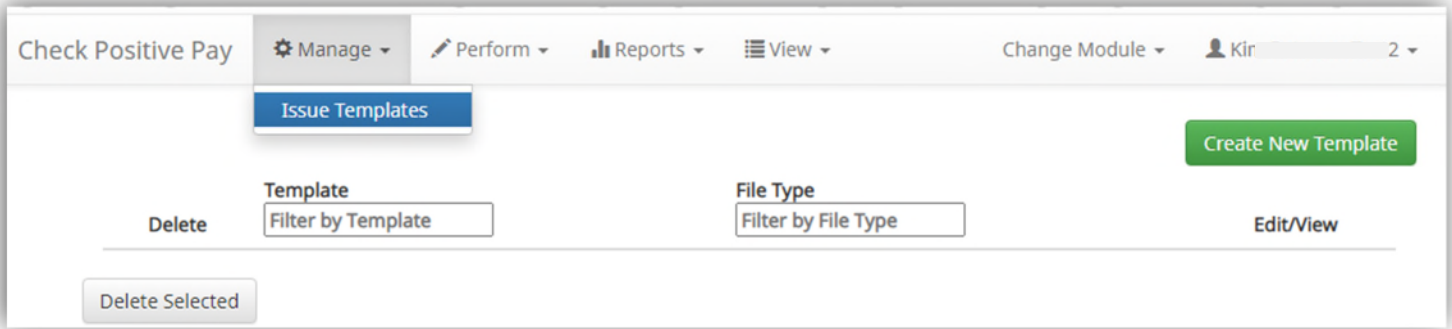
- ▪ Complete information to create template
- ▪ The header and footer fields are optional
  - o Select a **"?"** by a title for more information on that field
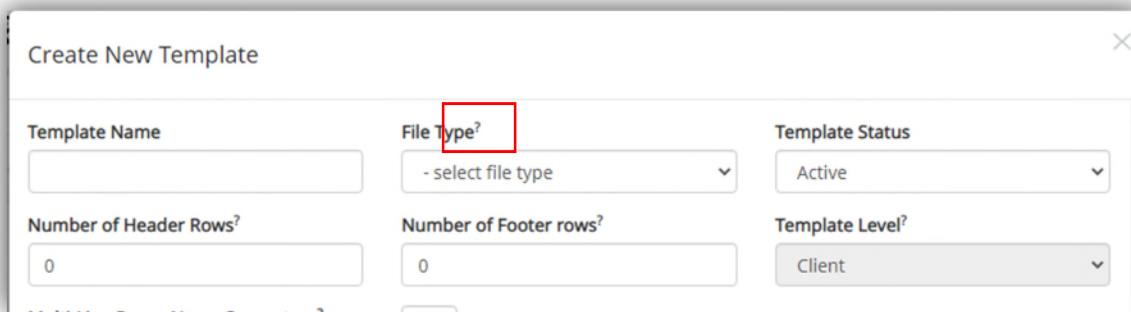
- ▪ Multi-Line Payee Name Separator field is optional.
  - o If a special character is used in the file to separate Multiple Payee Names enter it in the box.

- ▪ File Mapping
  - o File Type chosen above will determine File Mapping Fields
    - ▪ Excel would have a file column
    - ▪ Delimited would have a range
  - o Make sure all columns/fields that are in the file are listed

- Status Input Field
  - If box is checked, enter file column ISSUED or VOIDED will be entered
    - ISSUED and VOIDED can be changed to how file is setup

  - If box is unchecked, check box if you want to **Treat Negative Amount as Void**
    - Otherwise, all checks loaded with an amount will be treated as ISSUED

- **Perform Tab**
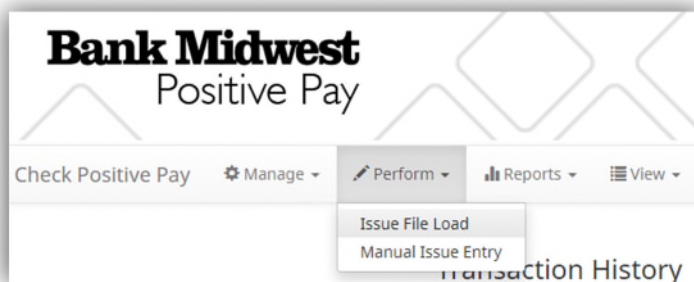
- Issued items should be entered manually or uploaded prior to check clearing to avoid denial of payment of a check

o   However, checks can still be entered after presentment if needed to clear check

- **Manual Issue Entry**

- **Account** - Select appropriate Account Number from the drop-down menu.
- **Auto populate next** - When checked, the next check number will auto-populate in the following row. This feature is
- **Check number-** designed to eliminate serial number entry when checks are issued in sequential order.
  - When unchecked, the next check number will remain blank until it is filled in by the user.
- **Row** - Each issue item will be numbered in the order they are entered. Once the cursor is placed in the current row, an additional row will appear for the next entry.
- **Serial Number-** Type the item serial number for this manual issuance file in the Serial Number field.
- **Amount** - Type the dollar amount for this manual issuance file in the Amount field. Or use the up and down arrows in the Amount field to select a dollar amount.
- **Payee Name** - Type the payee name for this manual issuance file in the Payee Name field. The Payee Name field supports the entry of a single payee, or multiple payees.
- **Status**
  - Issued - The check has been issued.
  - Voided - The check has been voided by the maker.
- **Issuance Date** Click on the Issuance Date field and select a date from the calendar that this item was issued.

- **Issue File Load**
- A template should be built to make it easy to load issued items using files that can be generated out of most accounting systems.
  - o   If only one template is built, it will default as the Template to Use
  - o   Can also create a New Template if needed
  - o   Can Drag & drop files or Browse for file
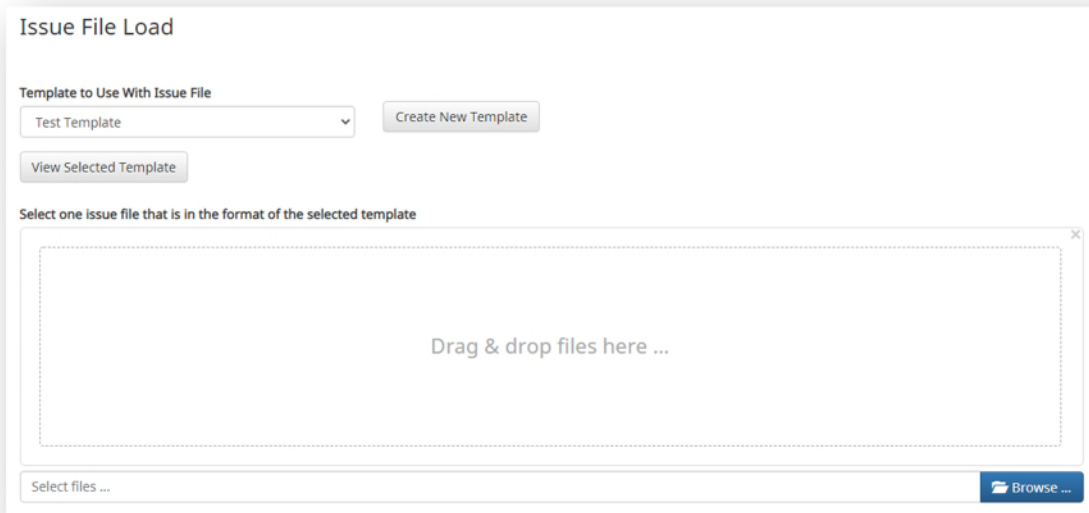
o Select Upload to Upload file in portal
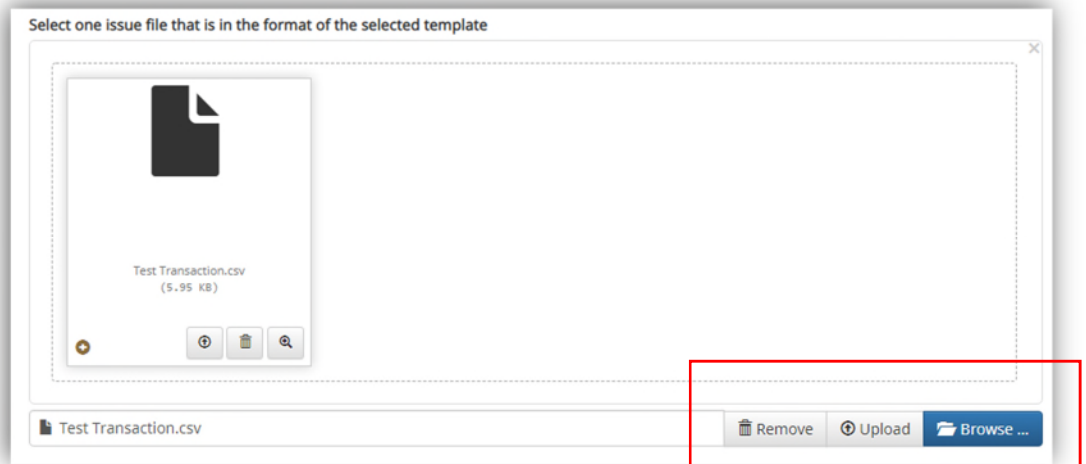
o If any errors were encountered, the Parse Errors display will appear.
  ▪ Options to correct errors:
    • Correct errors
      o Click on any fields highlighted in red to make updates or changes
    • Delete Individual errors
      o Select the garbage can at the end of that row
    • Delete all errors
      o Select the yellow box **Delete All Errors**
    • Discard the file. This option is not available after corrections have been made and saved.
      o Select red box **Discard File**

o If no errors in the file during initial load, file will display as approved and complete

- **View Tab**

- **Issue File Status**
    - o View the status of files loaded
    - o Date can be changed to see a range or a specific date
- **Issue Warehouse**
    - o View Issued items and Match Status
    - o Items Outstanding can be updated
        - ▪ Amount, Payee Name, Status and Issuance Date can be changed
        - ▪ Check number cannot be changed

- Date can be changed to see a range or a specific date
  - If a Check comes into Positive Pay with a wrong check number, the Check Number cannot be changed
    - If you want the Check Number to be corrected
      - send an email to dataprocessing@bankmidwest.com before 10am
        - make sure the email contains the wrong check number and what it should be
        - Example: I marked Check #12345 to be returned but I only want the check number corrected to be #123. Please don't return it. Thanks
      - Mark the item to be Returned in check Positive Pay
    - If you don't care if the Check Number is right or not, you can mark the item to be Paid.
      - An Issued Item will automatically be generated to match the wrong check number
      - The Original Check will remain in your Warehouse as Outstanding unless the Status is changed to VOIDED
  - If an Issued Check does not get entered/loaded into Positive Pay and a check has come in
    - If everything is okay with check, just make sure the check is marked as Pay
      - An Issued item will automatically be generated
    - If you want to upload a file to match, you can or you can manually enter a matching issued item.
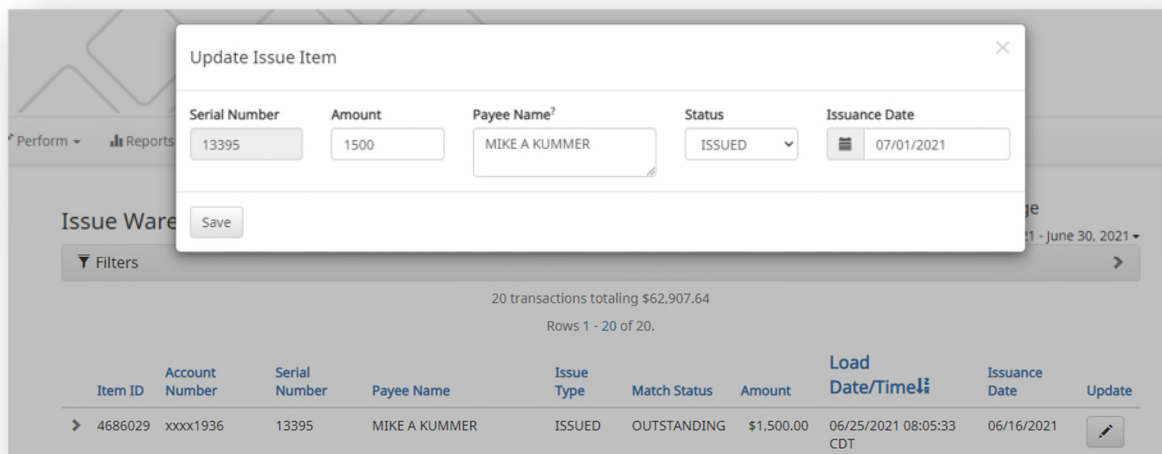
- **Transaction History**
  - Can process items from this list
  - Can also see items that have processed
    - Can see Current Status of items
      - Pay – System: Item automatically paid by system
      - Pay-FI: Financial Institution marked item to be paid

- Pay-User: Customer marked item to be paid
- Return-System: item automatically was returned by system
- Return-FI: Returned by Financial Institution
- Return-User: Customer marked to be Returned

■ Change Status
- Return: Select if you want to Check to be Returned
- Ineligible: End of Day has occurred and status of check cannot be changed

- Cut off time to process is 10am each business day
  - July 27, 2021 to August 31, 2021 transactions will Pay if not selected to Return
  - Starting Sept 1, 2021 transactions will be set to Return if not marked to be Paid
    ■ If checks should be paid and Issued Check was not entered in Positive Pay, make sure check is marked as Pay
      - An Issued Check will be automatically created.
    ■ If checks should be paid but the Check Number is incorrect, make sure check is marked as **Return**
      - Email dataprocecssing@bankmidwest.com by 10am to let them know not to return the check but to correct the check number.
    ■ If check should be returned, select **Return**
      - Select return reason from list
- The ">" next to the date will open up to more information of the check
- Click on Serial Number and you should get an image of the check

- Changes to a Check prior to Item Presentment – update to Voided status, change amount and/or payee
  - Modify Issued Items
    ■ Issued items can be modified under View>Issue Warehouse
  - Manual Re-Entry
    ■ Perform>Manual Issue entry
      - Create a Manual Entry for the item to be changed. The serial number must match the previously submitted item. Fill out all fields, updating the fields that need to be overwritten with the correct information.
      - Save

- o File Reloads
    - To Change multiple items that were previously submitted, use the Issue File function to reload and overwrite previous items in an Issue File
- **Item Lookup**
    - o Use to find an item in your warehouse

- **Reports Tab**
- Reports are available for 1 year

Check Positive Pay preferences can be set by user

ACH Positive Pay

- **Select Change Module and Select ACH Positive Pay**
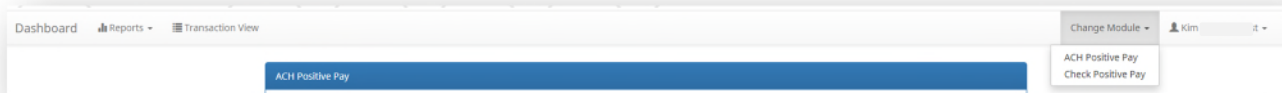
- **Manage Tab**
- **Notifications Rules**
- Can be set on an account by account basis or all accounts can be configured with the same notification rules.
    - o Only main user will be able to setup these Notifications
    - o There are two notification options, email and SMS text.
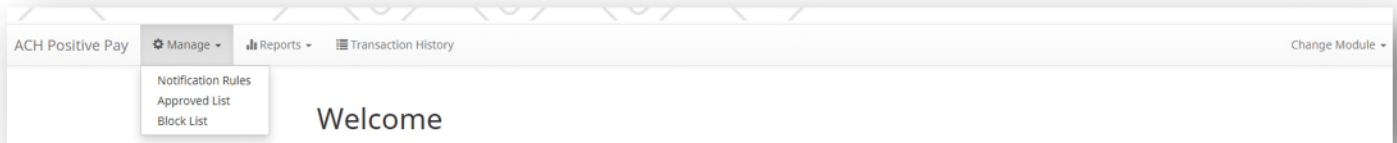
- **Approved List**
- Used to identify companies that are allowed to debit an account or accounts and set parameters to control the debit activity.
    - o Companies can be added to the approved list from Transaction History as well.

- When added from the Transaction History, will only be added to the account associated with the transaction it was added on. This can be edited within setup tab.
  - If the notification criteria is set to Notify when a debit comes in from a company not on the approved list or violates approved list parameters, ACH Positive Pay will alert designated contacts when a debit is received from an unknown company or from a company that is set up, but violated the parameters. If notification criteria are set to all debits, debits over a certain amount or certain types of debits, the system will NOT alert for approved list violations. If the transaction meets approved list criteria, it will receive a status of Approved List-Pay. If it does not, it will receive the system default status.
  - Company ID is Required, Company Name is Optional
  - End Date – leave blank if ACH should always be Approved
  - Frequency is optional, best to leave alone
  - Maximum amount – If left blank will Approve all.
    - If 0.00 is entered, none will be approved

- **Blocked List**
- Used to identify companies that are NOT allowed to debit an account or accounts.
  - Companies can be added to the Blocked List from the Transaction History as well
    - When added from the Transaction History, will only be added to the account associated with the transaction it was added on. This can be edited within the setup tab.
  - Blocks are intended to automatically return items and alerts are not sent out. However, Customers can see those items in transaction history and have the option to pay them before EOD cut-off time.
  - Company ID is required

- **Transaction History Tab**
- **Return or Pay ACH from Transaction History**
  - July 27, 2021 to August 31, 2021 transactions will Pay if not selected to Return
  - Starting Sept 1, 2021 transactions will be set to Return if not marked to be Paid
  - Cut off time to make decision to Pay or Return is 10am

- Select the **>** symbol to open up to ACH details
  - Select Return to Return ACH
    - If Ach should be paid, do nothing and ACH will be paid

- Can add ACH to Approved listed

- To add ACH transaction to the Approved List from Transaction History
  - Open up ACH by selecting >
  - Select Add to Approved List
  - If an item is on the approved list but is not within the limits, there will be an Approved List Violation. The item can be added to the Approved List or the original ACH can be changed.

- **Reports Tab**
- Reports are available for one year

Daily Recommended Process

- Load file or Enter Checks of checks issued
- **By 10am –** Make decision on exception items
  - Notify dataprocessing@bankmidwest.com if you selected a Check to Return but really only want the check number corrected.
- If using ACH Approved/Blocked – Add ACH from the exception list or as needed