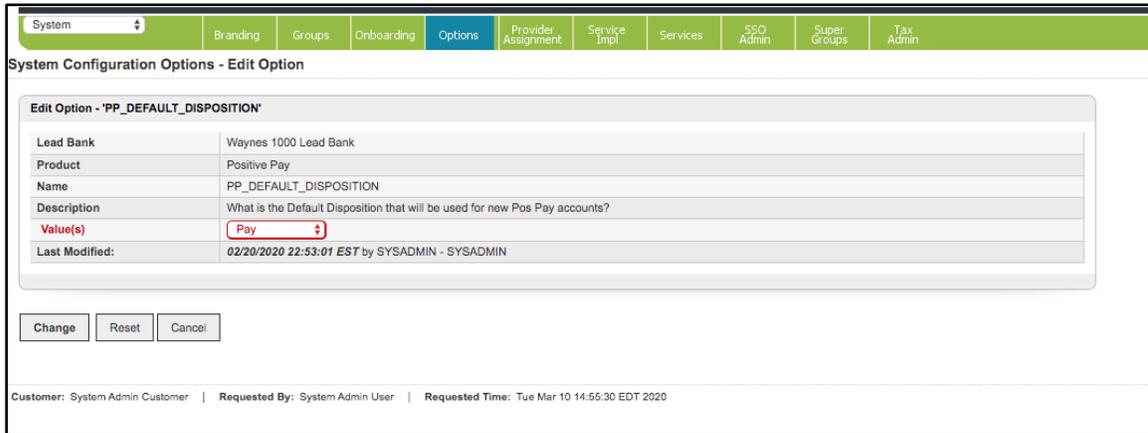


Implementation Guide – Full Service Positive Pay

System Admin / Bottomline Setup

Log in as Sysadmin, select System in dropdown then Options service. Choose the appropriate Lead Bank and then the Positive Pay tab.

1. Set system option PP_DEFAULT_DISPOSITION to the Fls desired default decision, either Pay or Return. Do not select No Decision

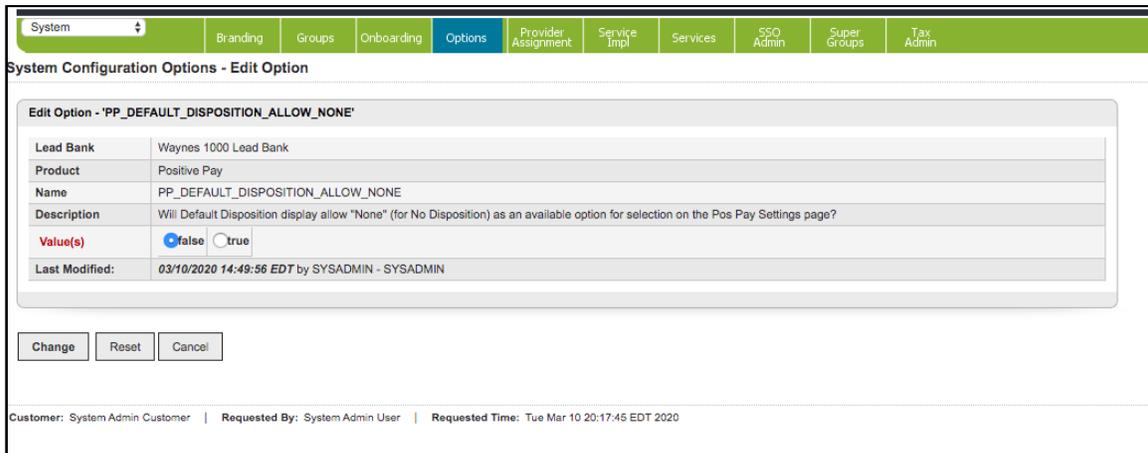


The screenshot shows the 'System Configuration Options - Edit Option' interface for the 'PP_DEFAULT_DISPOSITION' option. The interface includes a navigation bar with tabs for System, Branding, Groups, Onboarding, Options, Provider Assignment, Service Impl, Services, SSO Admin, Super Groups, and Tax Admin. The 'Options' tab is selected. The main content area displays the following details for the option:

Lead Bank	Waynes 1000 Lead Bank
Product	Positive Pay
Name	PP_DEFAULT_DISPOSITION
Description	What is the Default Disposition that will be used for new Pos Pay accounts?
Value(s)	Pay
Last Modified:	02/20/2020 22:53:01 EST by SYSADMIN - SYSADMIN

Below the table are three buttons: Change, Reset, and Cancel. At the bottom of the page, the following information is displayed: Customer: System Admin Customer | Requested By: System Admin User | Requested Time: Tue Mar 10 14:55:30 EDT 2020

2. Set system option PP_DEFAULT_DISPOSITION_ALLOW_NONE to false



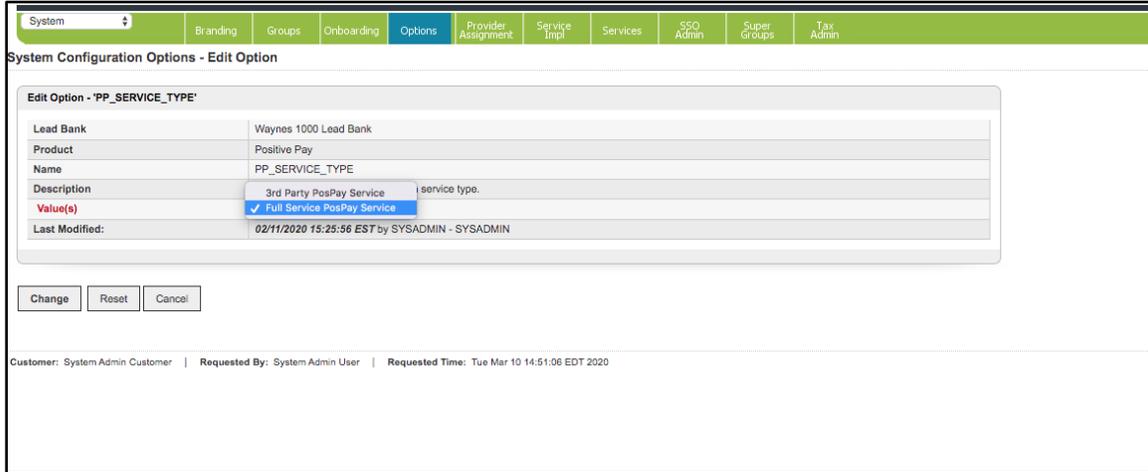
The screenshot shows the 'System Configuration Options - Edit Option' interface for the 'PP_DEFAULT_DISPOSITION_ALLOW_NONE' option. The interface includes a navigation bar with tabs for System, Branding, Groups, Onboarding, Options, Provider Assignment, Service Impl, Services, SSO Admin, Super Groups, and Tax Admin. The 'Options' tab is selected. The main content area displays the following details for the option:

Lead Bank	Waynes 1000 Lead Bank
Product	Positive Pay
Name	PP_DEFAULT_DISPOSITION_ALLOW_NONE
Description	Will Default Disposition display allow "None" (for No Disposition) as an available option for selection on the Pos Pay Settings page?
Value(s)	<input checked="" type="radio"/> false <input type="radio"/> true
Last Modified:	03/10/2020 14:49:56 EDT by SYSADMIN - SYSADMIN

Below the table are three buttons: Change, Reset, and Cancel. At the bottom of the page, the following information is displayed: Customer: System Admin Customer | Requested By: System Admin User | Requested Time: Tue Mar 10 20:17:45 EDT 2020

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3. Set system option PP_SERVICE_TYPE to “Full Service PosPay Service” to enable the Premier matching engine

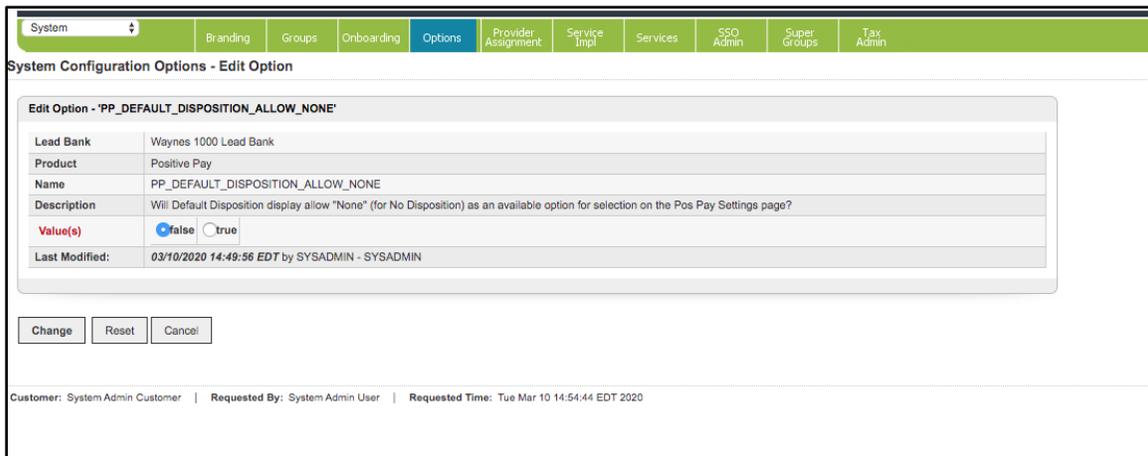


The screenshot shows the 'System Configuration Options - Edit Option' page for the option 'PP_SERVICE_TYPE'. The page has a green header with navigation tabs: System, Branding, Groups, Onboarding, Options, Provider Assignment, Service Impl, Services, SSO Admin, Super Groups, and Tax Admin. The 'Options' tab is selected. The main content area is titled 'Edit Option - PP_SERVICE_TYPE' and contains a table with the following fields:

Lead Bank	Waynes 1000 Lead Bank
Product	Positive Pay
Name	PP_SERVICE_TYPE
Description	3rd Party PosPay Service service type.
Value(s)	<input checked="" type="checkbox"/> Full Service PosPay Service
Last Modified:	02/11/2020 15:25:56 EST by SYSADMIN - SYSADMIN

Below the table are three buttons: Change, Reset, and Cancel. At the bottom of the page, there is a footer with the text: Customer: System Admin Customer | Requested By: System Admin User | Requested Time: Tue Mar 10 14:51:06 EDT 2020.

4. Set system option PP_APPROVAL_REQUIREMENTS_ALLOWED to false, since decision approvals are not implemented in Premier



The screenshot shows the 'System Configuration Options - Edit Option' page for the option 'PP_DEFAULT_DISPOSITION_ALLOW_NONE'. The page has a green header with navigation tabs: System, Branding, Groups, Onboarding, Options, Provider Assignment, Service Impl, Services, SSO Admin, Super Groups, and Tax Admin. The 'Options' tab is selected. The main content area is titled 'Edit Option - PP_DEFAULT_DISPOSITION_ALLOW_NONE' and contains a table with the following fields:

Lead Bank	Waynes 1000 Lead Bank
Product	Positive Pay
Name	PP_DEFAULT_DISPOSITION_ALLOW_NONE
Description	Will Default Disposition display allow "None" (for No Disposition) as an available option for selection on the Pos Pay Settings page?
Value(s)	<input checked="" type="radio"/> false <input type="radio"/> true
Last Modified:	03/10/2020 14:49:56 EDT by SYSADMIN - SYSADMIN

Below the table are three buttons: Change, Reset, and Cancel. At the bottom of the page, there is a footer with the text: Customer: System Admin Customer | Requested By: System Admin User | Requested Time: Tue Mar 10 14:54:44 EDT 2020.

5. With the help of an implementation consultant and BT Tech Support, set the desired check matching process daily run time in the magconfig configuration file. Time must be after previous day BAI files are loaded.

com.magnetbanking.util.scheduler.jobs.positivepay.arp_runtime = 06:30

Implementation Guide – Full Service Positive Pay

Financial Institution (FI) Admin – Bank Level Setup

1. Add Exception Reasons set (code 900 through 911) via the Exceptions service in the BFS bank admin interface, all are required.

Code	Name
900	Amount Mismatch
901	Paid No Issue
902	Paid Without Check Num
903	Duplicate Paid
904	Paid Over Void
905	Stale
906	Outstanding
907	Reconciled
908	Paid Over Stale
910	Void
911	Entered

2. Add Return Reasons as desired by the FI via the Return Reasons service in the BFS bank admin interface. Return reason codes will be included with exception item decision data in the decision file produced by the system.

Implementation Guide – Full Service Positive Pay

3. Set the “Positive Pay Report” cutoff time for each processing day. The “Positive Pay Report” cutoff time is the time of day that final decisions must be entered into the system by the end users.

The screenshot shows a web application interface with a navigation bar at the top containing tabs: Positive Pay, End of Day Report, Exceptions, Return Reasons, Status Report, Pos Pay Accounts, Approval Reqs, Check Ranges, Pos Pay Cutoffs, and Pos Pay Settings. The main content area is titled "Positive Pay Cutoff Maintenance - Edit". Below the title, it shows "Last modified on: 03/10/2020 14:46" and "Last modified by: wrbc - Waynes Lead Bank". There are two sections: "Disposition Cutoff" with a "Name" field containing "Positive Pay Report", and "Cutoff Time Designation" with a "Day of the Week (HH:MM)" table. The table lists days from Sunday to Saturday with corresponding time values: Sunday: 00:00, Monday: 10:00, Tuesday: 10:00, Wednesday: 10:00, Thursday: 10:00, Friday: 10:00, Saturday: 00:00. At the bottom are "Submit" and "Reset" buttons.

Day of the Week (HH:MM)	Time
Sunday:	00:00
Monday:	10:00
Tuesday:	10:00
Wednesday:	10:00
Thursday:	10:00
Friday:	10:00
Saturday:	00:00

4. Verify that the Positive Pay “End of Day” cutoff is set to 00:00 for all days. The “End of Day” cutoff should not run for FIs using Full Service positive Pay.

The screenshot shows the "Positive Pay Cutoff Maintenance - Display" view. The navigation bar is the same as in the previous screenshot. The main content area displays the following information:

- End of Day Cutoff**
- Creation Date: 01/04/2008
- Last modified by: Waynes Lead Bank
- Last modified on: 02/20/2020
- Start of day (HH:MM): 00:00
- Interval in minutes (MM): 0
- Cutoff Times**

Sunday:	00:00
Monday:	00:00
Tuesday:	00:00
Wednesday:	00:00
Thursday:	00:00
Friday:	00:00
Saturday:	00:00

Implementation Guide – Full Service Positive Pay

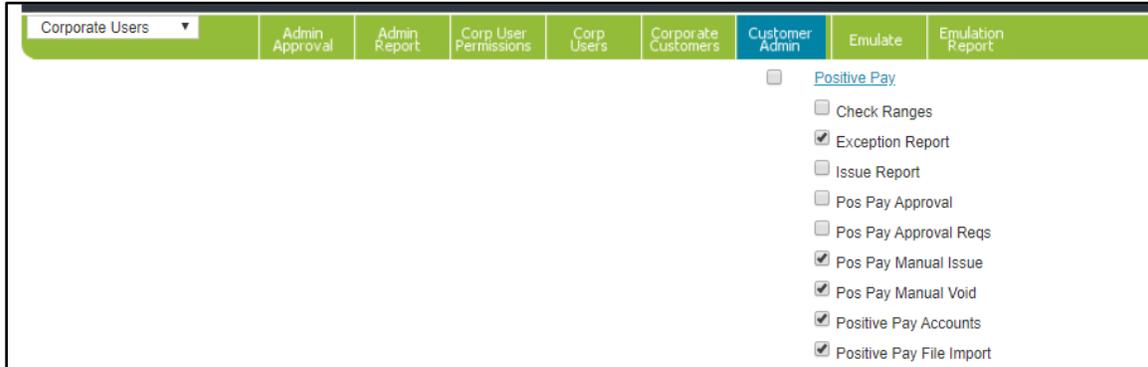
5. Include the Positive Pay services in the appropriate Market Segment

Mkt. Segmentation	Market Segment	Target Market
<input checked="" type="checkbox"/>	Manage Payee	
<input type="checkbox"/>	Positive Pay	
<input type="checkbox"/>	Check Ranges	
<input checked="" type="checkbox"/>	Exception Report	
<input checked="" type="checkbox"/>	Issue Report	
<input type="checkbox"/>	Pos Pay Approval	
<input type="checkbox"/>	Pos Pay Approval Reqs	
<input checked="" type="checkbox"/>	Pos Pay Manual Issue	
<input checked="" type="checkbox"/>	Pos Pay Manual Void	
<input type="checkbox"/>	Positive Pay Accounts	
<input checked="" type="checkbox"/>	Positive Pay File Import	
<input type="checkbox"/>	Reverse Pos Pay	

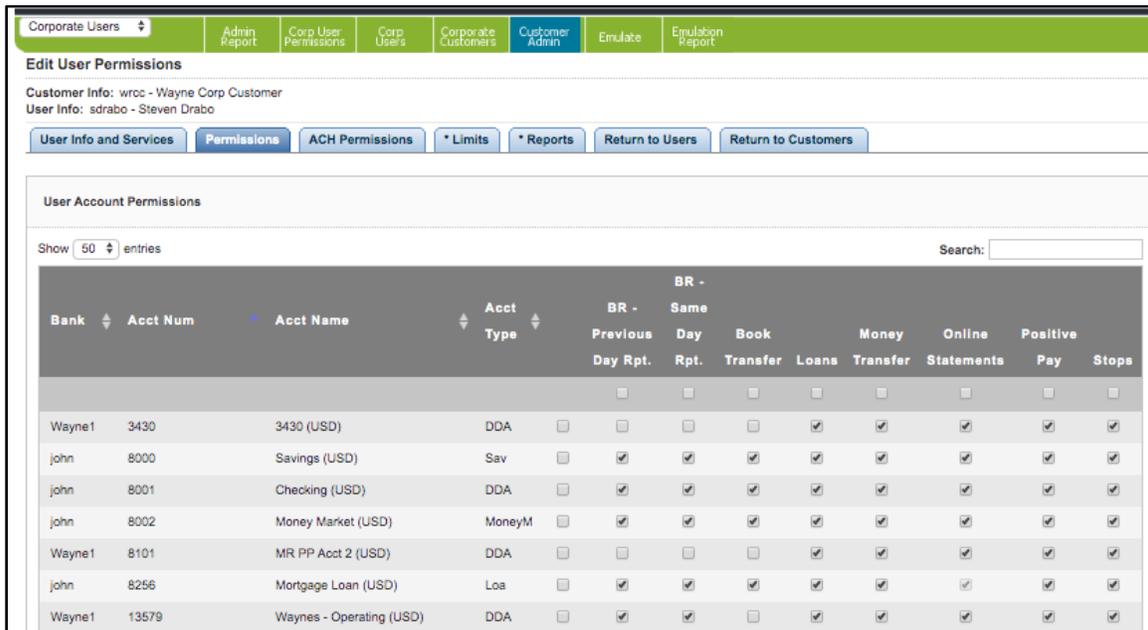
Implementation Guide – Full Service Positive Pay

Financial Institution Admin – Customer User Level Setup

1. Permit users to the Positive Pay services

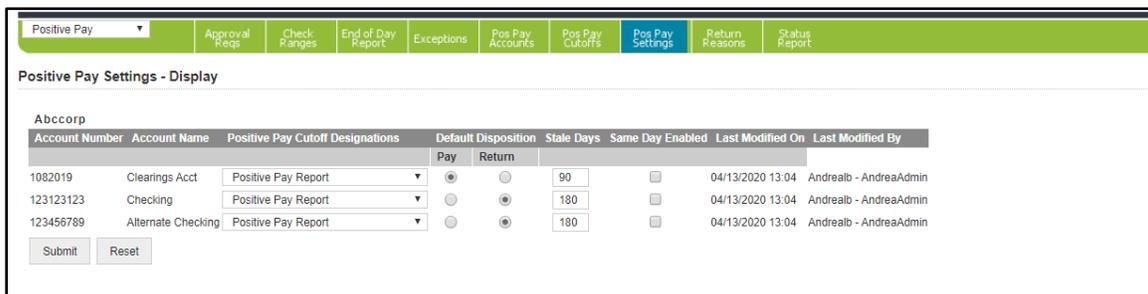


2. Permit users to accounts for Positive Pay



Bank	Acct Num	Acct Name	Acct Type	BR - Previous Day Rpt.	BR - Same Day Rpt.	Book Transfer	Money Loans	Money Transfer	Online Statements	Positive Pay	Stops
Wayne1	3430	3430 (USD)	DDA	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
john	8000	Savings (USD)	Sav	<input checked="" type="checkbox"/>							
john	8001	Checking (USD)	DDA	<input checked="" type="checkbox"/>							
john	8002	Money Market (USD)	MoneyM	<input checked="" type="checkbox"/>							
Wayne1	8101	MR PP Acct 2 (USD)	DDA	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
john	8256	Mortgage Loan (USD)	Loa	<input checked="" type="checkbox"/>							
Wayne1	13579	Waynes - Operating (USD)	DDA	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

3. If required for a particular account, the settings for default decision and the number of days until an issue becomes stale can be set on an account level in the Pos Pay Settings service.



Account Number	Account Name	Positive Pay Cutoff Designations	Default Disposition	Stale Days	Same Day Enabled	Last Modified On	Last Modified By
1082019	Clearings Acct	Positive Pay Report	Pay: <input checked="" type="radio"/> Return: <input type="radio"/>	90	<input type="checkbox"/>	04/13/2020 13:04	Andrealb - AndreaAdmin
123123123	Checking	Positive Pay Report	Pay: <input type="radio"/> Return: <input checked="" type="radio"/>	180	<input type="checkbox"/>	04/13/2020 13:04	Andrealb - AndreaAdmin
123456789	Alternate Checking	Positive Pay Report	Pay: <input type="radio"/> Return: <input checked="" type="radio"/>	180	<input type="checkbox"/>	04/13/2020 13:04	Andrealb - AndreaAdmin

Implementation Guide – Full Service Positive Pay

Financial Institution Admin Daily Processing

Once users have decisioned items for a day (after the Positive Pay Report cutoff), decisions can be viewed by FI admins on the Positive Pay Status Report. To find Return decisions for a particular day, search All Customers, enter the date, and select “Return” for the instruction. Press Submit to retrieve the report.

The Status Report is grouped by account and will list all checks with a Return decision, which then can be acted on by FI personnel.

Check #	Amount	DIN	Instruction	Return Reason/Payee	Item Status	Last Modified By	Last Modified At	Bank Trace No
99	\$99.00		Return	Did not issue	Dispositioned	wrcu - wrcu	2020-03-10 11:25:16	2007000001