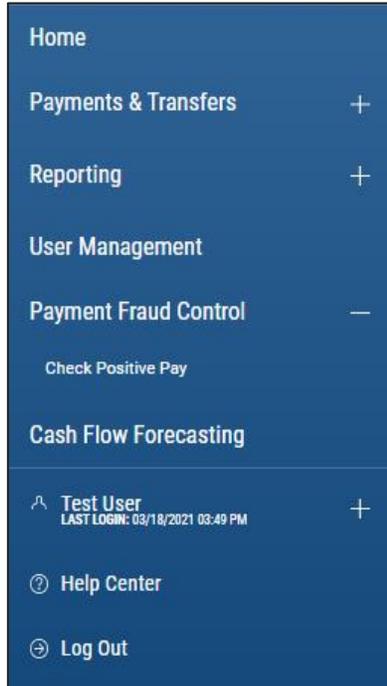# Quick Reference Guide – Check Positive Pay

Positive Pay offers you the capability to provide a decision on whether or not to pay a check that has been presented to their financial institution, but which does not match a check issue or register record on file. Positive Pay presents businesses an effective tool to protect against check fraud.

To access Positive Pay functionality, expand Payment Fraud Control from the main menu, then select Check Positive Pay.

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The Check Positive Pay workspace has two widgets. The top widget shows exception and decision information for the current day as well as those in history. The bottom widget, Check Issue Management, provides you the ability to view and manage check issues. Issues and voids can be entered manually, or via file import. These widgets are user permissions driven.

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Check Issue Management

The first step in the Check Positive Pay process is to let your financial institution know about the checks you have issued. This is done with the Check Issue Management widget.

Manual Input

To manually enter a check issue information, click the "Add Check Issues/Voids" link above the list view on the Check Issue Status tab.

CHECK ISSUE MANAGEMENT

CHECK ISSUES/VOIDS   IMPORT ISSUE FILES   IMPORT MAPPING

⊕ Add Check Issue(s)/Void(s)

This brings up the workflow page to add check issues and voids. To enter an issue, select the account, input the check number, date and amount. If the system is configured to allow it, optional payee information can be entered as well.

< Add Check Issue(s)/Void(s)

ENTERED ISSUED CHECKS/VOIDS

◉ Issued Check   ○ Void

ACCOUNT	CHECK ISSUE NUMBER	DATE	AMOUNT	
Select ▾		03/19/2021 📅	$	Clear
	0/13			

PAYEE   Optional

0/50

Hide Optional Fields

Add   1   ◉ Issued Check   ○ Void   ADD

1   Issued Checks for 0.00 | 0   Voided Checks

SUBMIT   CANCEL

Once the information for one issue is entered, selecting the ADD button will add a line for another issue with the same account and date, but automatically incrementing the check number by one.

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To add lines for multiple issues, change the number next to the Add label to the number of issues you would like to enter.
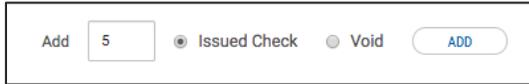
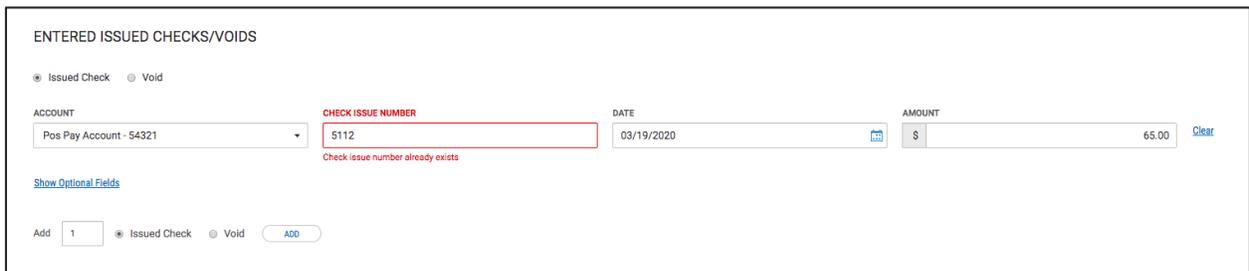| Add	5	⦿ Issued Check	◯ Void	ADD

Clicking submit will enter the issues into the system and return you to the Check Issues list view. You should see a success message on the top of the Check Issue Management list view.

⊘	1 Check Issue/ 0 Void Submitted	⊗

By default, the newly created issues should be at the top of the list. However, if the list has been sorted or filtered differently than the default view, the issues may not appear at the top.

When entering a new issue, the system automatically protects against entering duplicates. If you enter an account number and check number that already has an issue, the check number field will be highlighted red with the message "Check issue number already exists".

ENTERED ISSUED CHECKS/VOIDS

⦿ Issued Check ◯ Void

ACCOUNT	CHECK ISSUE NUMBER	DATE	AMOUNT	
Pos Pay Account - 54321 ▾	5112	03/19/2020 📅	$ 65.00	Clear
	Check issue number already exists			

Show Optional Fields

Add	1	⦿ Issued Check	◯ Void	ADD

When entering an issue, the system also validates against paid checks already in the system. If you enter and account number and a check number that already has paid, then the amount you enter for the issue must also match. If not, the amount will be highlighted red with the message "Amount for check issue XXXX and paid check XXXX do not match".

ENTERED ISSUED CHECKS/VOIDS

⦿ Issued Check ◯ Void

ACCOUNT	CHECK ISSUE NUMBER	DATE	AMOUNT	
Pos Pay Account - 54321 ▾	115	03/19/2020 📅	$ 65.00	Clear
			Amount for check issue - 115 and paid check - 115 do not match	

Show Optional Fields

Add	1	⦿ Issued Check	◯ Void	ADD

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Issue Import

Check issues can also be brought into the system via file import. Two file formats are available-- delimited format and fixed-record format. Before importing an issues file, select the Import Mapping tab in the Check Issue Management Widget and update the position of the fields in the map matching your file format to match the position of the fields in your file.

CHECK ISSUE STATUS	IMPORT ISSUE FILES	IMPORT MAPPING

Comma-Separated Import Format

Field Name	Position In Import File
Account Number (34)	1
Check Issue Number (11)	2
Amount (10)	3
Issue Date (10)	4
Issue/Void Indicator (1)	5
Payee Information 1 (50)	6
Payee Information 2 (50)	7

Fixed-Record Import Format

Field Name	Field Start Position	Field Length	Strip Zeroes
Account Number (34)	1	11	☐
Check Issue Number (11)	12	7	☐
Amount (10)	19	6	☐
Issue Date (10)	25	10	
Issue/Void Indicator (1)	37	1	
Payee Information 1 (50)	41	5	
Payee Information 2 (50)	49	5	

SAVE   Clear

```
Wayne_Issues8.txt    ×
1  1001123456,7640,03/17/2020,2500.01,V,"Empower Peace, Inc. "
2  1001123456,7641,03/17/2020,500.01,I,Pan Massachusetts Challenge Trust
3  1001123456,7642,03/17/2020,1000.01,I,"Foundation Fighting Blindness, Inc. "
4  1001123456,7643,03/17/2020,20000.01,I,"Newton Community Service Centers, Inc."""
5  1001123456,7644,03/17/2020,5000.01,I,"Literacy Volunteers of America, Inc. "
6  .
```

To upload a file, select the Import Issue Files tab in the Check Issue Management widget, and select "+" to expand the Import Issue File section. Choose the file format type—comma delimited or fixed record. You can upload the issue file by clicking "select file", or dragging and dropping the file into the file upload area.

— Import Issue File

● COMMA SEPARATED IMPORT FORMAT   ○ FIXED RECORD IMPORT FORMAT

📎 Drag file here or select file from your computer.
1 file maximum. 10 000 records per file maximum

When a file uploads successfully, a success message will show and summary statistics about the file contents will show in the file imports list below the file upload area.

To view the details of the issues and voids in the file select View from the ellipsis (…) menu on the file list, which will bring up a workflow page with a list of all of the issues and their current status. If a file was uploaded in error, the file can be deleted by selecting Delete from the ellipsis (…) menu.

If a file fails to load for some reason, rather than placing an entry in the imported files list after upload, a failure alert message will appear, and an entry will be placed in the Failed Import list. To view the list, expand the Failed Imports section. The list of failed imports will appear with the failure reason. A duplicate filename is a common reason for failure. Filenames of uploaded files must be unique.

— FAILED IMPORTS				
				As of 03/19/2020 09:09 PM
ACTIONS	IMPORT NUMBER	FILE NAME	STATUS	REASON
	1082	Wayne_Issues8.txt	Failed-Duplicate	Import file 1082 is a DUPLICAT...
...	797	Wayne_Issues7.txt	Failed	0 error(s) found
...	796	Wayne_Issues7.txt	Failed	0 error(s) found

The Check Issues Status list shows all of the issues entered into the system. When issues are entered, by default they receive the status of "Outstanding", indicating that a check has been issued, but has not been presented for payment. When a paid check matches an issue, the issue transitions to "Reconciled". Issues that have been outstanding for more than 180 days transition to a status of "Stale". Once stale or reconciled, issues will be purged from the system after 90 days.

	ACCOUNT NAME	ACCOUNT NUMBER	CHECK ISSUE NUMBER	AMOUNT	ISSUE DATE	TYPE	STATUS	VOID DATE
☐ ALL								
☐	New Bangor	1001123456	7644	5,000.01	03/17/2020	Issue	Outstanding	-
☐	New Bangor	1001123456	7642	1,000.01	03/17/2020	Issue	Reconciled	-
☐	New Bangor	1001123456	7643	20,000.01	03/17/2020	Issue	Reconciled	-
☐	New Bangor	1001123456	7640	2,500.01	03/17/2020	Void	Entered	-
☐	New Bangor	1001123456	7641	500.01	03/17/2020	Issue	Outstanding	-
☐	Pos Pay Account	54321	5116	116.00	03/19/2020	Issue	Outstanding	-
☐	Pos Pay Account	54321	5112	99.00	03/19/2020	Issue	Outstanding	-
☐	Pos Pay Account	54321	5111	345.00	03/19/2020	Issue	Outstanding	-
☐	Pos Pay Account	54321	5110	65.00	03/19/2020	Issue	Outstanding	-
☐	Pos Pay Account	54321	114	114.00	03/18/2020	Issue	Outstanding	-

⊕ Add Check Issue(s)/Void(s)
DEFAULT ∨   As of 03/20/2020 09:11 AM
FILTERS   STATUS (4)   Show Values
DELETE

Exceptions

After overnight processing of paid checks, the system will match paid checks against issues in the system and generate exceptions for checks which do not match an issue for both check number or amount. The system does not match on payee information. The day's exceptions are listed in the top widget on the Payment Fraud Control workspace.

At the top, the By Account tab shows the decision cutoff time associated with the account along with the count of items and the number of Pay and Return decisions entered. When cutoff time is approaching, within 30 minutes, the box around the decision cutoff time will turn red. Listed below the summary information will be a list of exception items for the day.

The All Accounts tab displays a summary list of exceptions by account. This allows a bird's eye view of total numbers including the number of exception items, and the number of Pay and Return decisions entered. Clicking on a particular account number brings up the By Account tab for the selected account.

In the By Account tab, to view the detail of a particular exception, select View from the ellipsis (…) menu, or click the check image icon next to the check amount. This will bring up a workflow page with the exception detail, as well as an image of the paid check. If there is an issue matching the account and check number, for example in the case of an amount mismatch, information about the issue will be displayed as well. A decision to Pay or Return the item can be made by selecting the appropriate button on the view.

	ALL	ACTIONS	CHECK NUMBER	ITEM STATUS	PAID DATE	PAID AMOUNT	PAYEE INFO	ISSUE DATE	ISS
☐		...	110	Dispositioned	03/19/2020	110.00 ✍		-	
☐		...	112	Not Dispositioned	03/19/2020	212.00 ✍		03/18/2020	
☐		...	115	Not Dispositioned	03/19/2020	115.00 ✍		-	
☐		...	115	Not Dispositioned	03/19/2020	115.00 ✍		-	

PAY   RETURN

< Pos Pay Account - 54321

Exception Details

Hide Check Image

```
DI Demo Bank
Atlanta, GA                                    112
                    03/19/2020
Pay to the
Order of  Waynes 1000 Lead Bank    $ 212.00
  Two Hundred Twelve                    Dollars


For ImgType:P;F/B Ind:F          -- Signature on File --
  111111118   54321
```

↺ 🖊 ⊕ ⊖ | 🖨 ⤓ | ✕

ACCOUNT NUMBER	ACCOUNT NAME	CHECK NUMBER	ITEM STATUS	PAID DATE	PAID AMOUNT
54321	Pos Pay Account	112	Not Dispositioned	03/19/2020	212.00 USD

PAYEE INFO		ISSUE DATE	ISSUE AMOUNT	EXCEPTION REASON	
		03/18/2020	112.00 USD	Amount Mismatch	

INSTRUCTION	RETURN REASON	LAST MODIFIED USER	ISSUE TIME	TRACE NUMBER	SEQUENCE NUMBER
Not Dispositioned			12:00 AM		

PAY   RETURN   CANCEL

If deciding to return an item, a return reason will be required. Select a return reason from the options available.

Return Exception Items   ✕

You are deciding to Return the following exception items:

🖨

Account Number	Check Number	Amount	Exception Reason	Paid Date
54321	112	$212.00	Amount Mismatch	03/19/2020 12:00 AM

RETURN REASON

✓ select return reason
Lost Check
Stolen Check
Fraud
Did not issue

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In addition, decisions can be entered for an item by selecting Pay or Return from the ellipsis (…) menu, and can be entered for multiple items simultaneously be selecting the items and clicking the bulk Pay or Return decision buttons at the bottom of the list.

If deciding to return multiple items, the same return reason will be applied to all items in the selection.

Some financial institutions are set up to provide a "Pay + Add Issue" decision. This decision will automatically create a check issue record matching the paid check, and the two will be reconciled. This decision is appropriate for "paid no issue" exceptions because it closes the loop and accounts for the paid check with a matching issue, not just a pay decision.
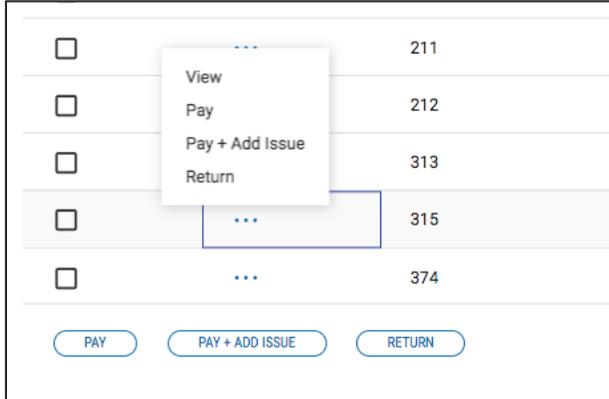
At decision cutoff time, no more item decisions will be accepted and the default decision setting, preestablished by your financial institution, will be applied to all exception items that have not been dispositioned. The financial institution will process designated return items.

The By Account tab also allows viewing of historical exception item decisions. To view past decisions, select the desired date range from the Decisions For date select. Since the exception items are historical, no options are available to enter a decision.