

Treasury Management Guide

Positive Pay

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Contents

- Positive Pay 1
- Terminology 3
- Positive Pay Widget 3
- Decisioning Exceptions 3
 - Decisioning on the Widget 3
 - Check..... 3
 - ACH 4
 - Decisioning Exceptions Via Payments Tab 4
 - Check..... 4
 - ACH 4
- Viewing Previous Decision Activity 5
- Create Issued Items 5
 - Manual Entry 5
 - Upload File 6
- Issued Items Activity 6
- ACH Filters 7
 - Creating ACH Filters 7
 - Create a Filter from Previously Decisioned Items 7
 - Creating a Filter from Scratch 7
 - Viewing & Editing ACH Filters 7
- Check Upload Formats..... 8
 - Delimited 8
 - Fixed Position 8

Terminology

There are several terms specific to Positive Pay in banking. Here are a few helpful definitions

Term	Definition/Description
<i>Positive Pay</i>	This is a service that helps deter Check and ACH fraud. You, the customer, enter checks you have written (either manually or by file upload) into the Treasury Management online banking system. ACH originators can be pre-approved by entering an ACH Filter Rule. Anything presented against the account that does not match will kick out for you to decision the following business day.
<i>Exception</i>	An item, check or ACH, that has been kicked out for decisioning
<i>ACH Originator ID</i>	A designated 10-digit number for any business originating ACH transactions
<i>ACH Filter</i>	Term used for a rule to allow or disallow ACH Originators
<i>Issued Items</i>	Issued items specifically refer to checks you have written off your account. These can be entered into the system preemptively so if they match any items presented, the checks will automatically go through.

Positive Pay Widget

Widgets are like a short-cut that can be added to the dashboard. Treasury Management Online Banking has a widget specifically for Positive Pay that allows you to decision ACH & Check exceptions straight from the dashboard. Once added, it will also reflect on the Treasury Management App. To add this:

- Select “Configure dashboard in the top right corner
- Select “Add Widget”
- Select “Add Widget” on the “Positive Pay” box
- Select “Add Widget” again at the bottom of the pop-up
- “Save”

Decisioning Exceptions

IMPORTANT: Positive Pay Exceptions **must** be decisioned each day by 1PM CST. Any items not decisioned by that time will be automatically returned. To avoid the likelihood of this happening, click [here](#) for instructions to enter issued items for checks, or click [here](#) to add a filter rule for ACH's.

Decisioning on the Widget

Check

- Navigate to the Positive Pay Widget
- It will default to checks

- View each check then select “Pay” or “Return” depending on your decision per check.
- Select “Review”
- Ensure everything looks correct
- Select “Confirm”

Please Note: you will still be able to see check exceptions even after decisioning until 1PM. Green Checkmarks indicate you have already submitted a decision.

ACH

- Navigate to the Positive Pay Widget
- Select the “ACH Exceptions” option at the top
- Look at each ACH then select “Pay” or “Return” depending on your decision per ACH.
 - You will have the option to add a Filter Rule as you decision these items
- Select “Review”
- Ensure everything looks correct
- Select “Confirm”

Please Note: ACH exceptions will disappear from the exceptions list after they have been decided.

Decisioning Exceptions Via Payments Tab

Check

- Navigate to the “Payments” Menu Tab
- Under the “Positive Pay” Sub-Menu select “Check Exceptions”
- View each check then select “Pay” or “Return” depending on your decision per check.
- Select “Review”
- Ensure everything looks correct
- Select “Confirm”

Please Note: you will still be able to see check exceptions even after decisioning until 1PM. Green Checkmarks indicate you have already submitted a decision.

ACH

- Navigate to the “Payments” Menu Tab
- Under the “Positive Pay” Sub-Menu select “ACH Exceptions”
- Navigate to the Positive Pay Widget
- Select the “ACH Exceptions” option at the top
- Look at each ACH then select “Pay” or “Return” depending on your decision per ACH.
 - You will have the option to add a Filter Rule as you decision these items
- Select “Review”
- Ensure everything looks correct
- Select “Confirm”

Please Note: ACH exceptions will disappear from the exceptions list after they have been decided.

Viewing Previous Decision Activity

- Navigate to the “Payments” Menu Tab
- Under the “Positive Pay” Sub-Menu select “Check Exceptions – Decision Activity” OR “ACH Exceptions – Decision Activity”
- You may narrow down the search parameters by using the search bar to the left. Ensure the desired date range is entered
 - Select “Search” if any information is changed to see results

Create Issued Items

IMPORTANT: Positive Pay Exceptions **must** be decided each day by 1PM CST. Any items not decided by that time will be automatically returned. To avoid the likelihood of this happening, follow these instructions to enter issued items for checks, or click [here](#) to add a filter rule for ACH’s.

Once items are issued, if deposited checks match what you have entered, they will automatically be paid. Otherwise, you will need to decision them the following day; or if presented at a WB&T branch, we will need to call and verify before releasing funds.

Manual Entry

- Navigate to the “Payments” Menu Tab
- Under the “Positive Pay” Sub-Menu select “Create Issued Items”
- Select the radio button that says “Manual Entry”
- Per check enter the following information:
 - Type: select the dropdown and pick “Check”
 - You can select “Void” if you entered an issued item you’d like to revoke or preemptively void a check.
 - Account Number: select the account the check is written off of
 - Check Number: enter the check number
 - You can switch on the “Increment Check Numbers” toggle if you will be entering multiple checks that go up by 1 number each (1234, 1235, 1236, 1237, etc).
 - Date Issued: You can select “Today” or pick a specific date
 - Check Amount: Enter the check amount
 - Payee: Enter the payee *exactly* as it is written on the check – otherwise it will kick out for decisioning
- Select “+” to add checks

- Select “Review” when done
- Ensure the information entered is correct
- Select “Confirm”

Upload File

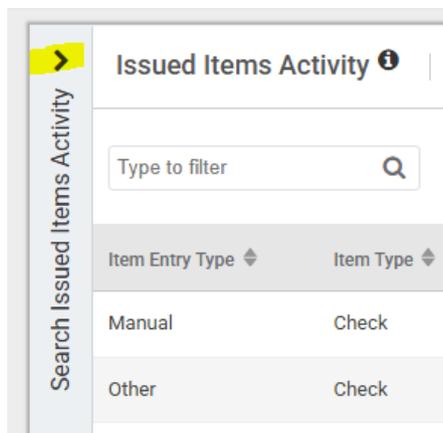
Before being able to upload a file, you will need to map in in the Treasury Management system in order for us to know what information is in which area of the file. Click [here](#) for instructions on mapping a file. To upload the file:

- Navigate to the “Payments” Menu Tab
- Under the “Positive Pay” Sub-Menu select “Create Issued Items”
- “Upload File” should already be selected
- “Saved Format”: select the upload format you created
- “Account”: Select the account you are uploading checks for
- “Select A File”: select the upload file
- Select “Upload”
- The information will flow over into the system.
- Select “Review” when done
- Ensure the information entered is correct
- Select “Confirm”

Issued Items Activity

This is where you can find any previously uploaded items

- Navigate to the “Payments” Menu Tab
- Under the “Positive Pay” Sub-Menu select “Issued Items Activity”
- On the left had side search menu bar, enter whichever parameters you’d like
 - If the search bar is minimized, it will appear as a gray bar with an arrow. Select the arrow to expand:



- Search

ACH Filters

ACH Filters allow you to allow ACH's from approved originators, so they automatically go through.

Creating ACH Filters

You can create them while decisioning, By going to your previously decisioned ACH items and selecting "Create Filter Rules" or by creating them from scratch.

Create a Filter from Previously Decisioned Items

This is the ideal option because most information will be prefilled for you.

- Navigate to the "Payments" Menu Tab
- Under the "Positive Pay" Sub-Menu select "ACH Decisioned Items"
- Select the "Create Filter Rule" to the right on the one you'd like to create a filter for

Most fields will be prefilled. For the remainder:

- Enter a name for the filter. This can be the name of the ACH originator but does not have to be
- "Amount": This will default to the amount that was originally debited. You can select an exact amount or an amount range that will be automatically approved. Anything outside that number or range will kick out for decisioning.
- Allowing Credits or Debits: Select "Allow Debits" – credits will always automatically be allowed.
- Expiration Date: You can select an expiration date or elect not to have one.

Creating a Filter from Scratch

- Navigate to the "Payments" Menu Tab
- Under the "Positive Pay" Sub-Menu select "ACH Filters"
- Select "Create ACH Filter" on the top right of the screen
- Enter a name for the filter. This can be the name of the ACH originator but does not have to be
- "Accounts": Select the accounts you'd like to allow debits from for this filter.
- "ACH Company Name": The ACH originators company name
- "ACH Company ID": This is typically a 10-digit number that identifies the ACH originator
- "SEC Code": Not required but feel free to enter if you know what it is
- "Amount": You can select an exact amount or an amount range that will be automatically approved. Anything outside that number or range will kick out for decisioning.
- Allowing Credits or Debits: Select "Allow Debits" – credits will always automatically be allowed.
- Expiration Date: You can select an expiration date or elect not to have one.

Viewing & Editing ACH Filters

- Navigate to the "Payments" Menu Tab

- Under the “Positive Pay” Sub-Menu select “ACH Filters”

To edit:

- Select “Actions” to the right of the filter rule
- Select “Edit”

Check Upload Formats

Uploading a check issue file is a quick and easy way to enter issued items. In order to do this, you will need to map the file in online banking to tell us where to find the relevant pieces of information.

To do this:

- Navigate to the “Payments” Menu Tab
- Under the “Positive Pay” Sub-Menu select “Check Upload Formats”
- Select “Create New Format” in the top right
- You can then pick to do a Delimited (CSV. file) format or Fixed Position (text file) format.

Delimited

- Select “Delimited” at the top
- “Format Name”: This is the file name you will choose when uploading
- “Exclude Header Rows”: If your issue item file contains a header record or records, enter the number of rows to be excluded
- “Exclude Footer Rows”: If your issued item file contains a footer record or records, enter the number of rows to be excluded
- “Item Amount”: Select the number format in the file
- “Issued Date Format”: Select the date format in the file
- “Void Date Format”: if you plan on issuing files that include voided checks, select the date format in the file for this.
- Indicators for Checking, Savings & Void: If the file designates the account or check issue type, this is where you will enter the indication
 - Ex. If the text has the letter “C” to designate it is a checking account, you would enter “C” in the section for “Checking Equals”
- “Column Order”: Enter the information in what order the columns are in
 - Ex. Column A=1, B=2, C=3, etc.
 - Ensure you enter the Payee even though it is not designated as required. Otherwise, the items will all kick out for “Payee Mismatch”
- Save

Fixed Position

- Select “Fixed Position” at the top
- “Format Name”: This is the file name you will choose when uploading
- “Exclude Header Rows”: If your issue item file contains a header record or records, enter the number of rows to be excluded

- “Exclude Footer Rows”: If your issued item file contains a footer record or records, enter the number of rows to be excluded
- “Item Amount”: Select the number format in the file
- “Issued Date Format”: Select the date format in the file
- “Void Date Format”: if you plan on issuing files that include voided checks, select the date format in the file for this.
- Indicators for Checking, Savings & Void: If the file designates the account or check issue type, this is where you will enter the indication
 - Ex. If the text has the letter “C” to designate it is a checking account, you would enter “C” in the section for “Checking Equals”
- “Positioning”: Enter the numbers for the positions each information will be in
 - The “End” value must be greater than the “Begin” value. If the values match, the “End” value appears in red with a warning.
 - Example:

Positioning

	Begin	End
Issued Date *	1	8
Item Amount *	9	13
Item Number *	14	19
Account Number		
Account Type		
Payee	20	40
Void Date		
Void Indicator		

- Save