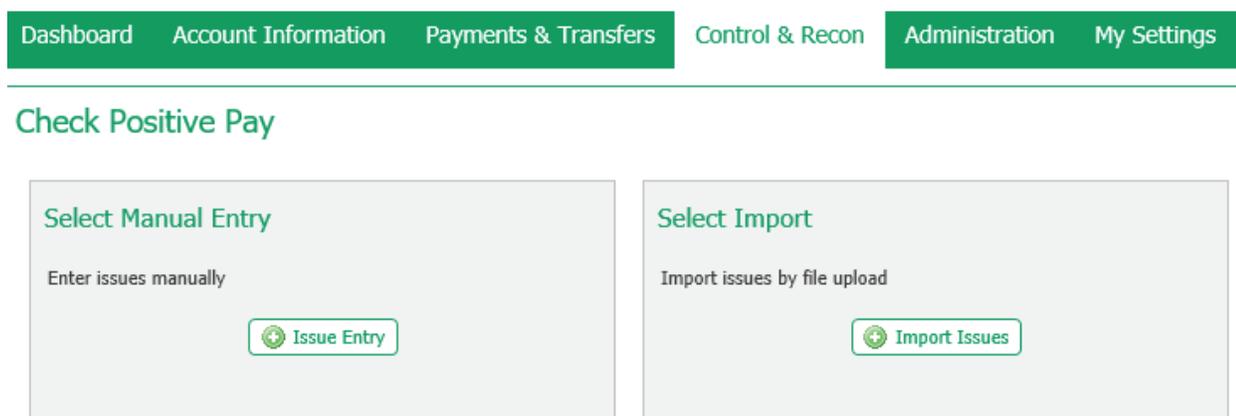


# Check Positive Pay

The **Check Positive Pay** service allows company users to enter and review issued checks, as well as enter decisions and view activity for exception items. Exception items are created when a company submits their issued checks to the bank, which compares those items with the checks received and posted to the core system. Checks that do not match are flagged and exception records are generated within Check Positive Pay to allow the customer to review the items and determine if they should be paid or returned.

## Issue Entry

After checks have been created, the company informs the bank as part of the reconciliation process. Details about the checks that have been created, called issues, can be entered either manually or by importing an issue file. After selecting the **Check Positive Pay** menu item from the **Control & Recon** tab, select the **Issue Entry** button to perform manual or import entries.



The screenshot shows a navigation bar with the following tabs: Dashboard, Account Information, Payments & Transfers, Control & Recon, Administration, and My Settings. Below the navigation bar, the heading "Check Positive Pay" is displayed. Underneath, there are two main options:

- Select Manual Entry**: Enter issues manually. A button labeled "Issue Entry" with a green plus icon is visible.
- Select Import**: Import issues by file upload. A button labeled "Import Issues" with a green plus icon is visible.

## Manual Issue Entry

To enter issues manually, the user must complete the sections marked with an asterisk on the **Enter** screen. To get started, select the **Account Number** from the dropdown menu. Complete the **Issue Date** and fill in the **Check Number** and the check **Amount**. The user can select the green plus sign next to **Description** to open a dialog box to add additional text or select the **Void Check** checkbox to mark the check void. The user can select 5, 10, 15, 20, or 50 in the dropdown menu, then select the **Add** button to add additional issues. The user can also navigate to **Decision Items**, **Decision Activity**, and **Issue Activity** from the right-hand menu pane.

### Check Positive Pay : Issue Entry

Issues will be delivered on Sep 27, 2018 4:00 PM PDT.

Current Progress — 1 Enter — 2 Review — 3 Complete

Add 5 More Issues Add

* Account Number	* Issue Date	* Check Number	* Amount	Payee	Description	Void Check
<span style="border: 1px solid red; border-radius: 50%; padding: 2px;">✖</span> <input type="text"/>	<input type="text" value="09/27/2018"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<span style="border: 1px solid red; border-radius: 50%; padding: 2px;">+ Description</span>	<input type="checkbox"/>
<span style="border: 1px solid red; border-radius: 50%; padding: 2px;">✖</span> <input type="text"/>	<input type="text" value="09/27/2018"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<span style="border: 1px solid red; border-radius: 50%; padding: 2px;">+ Description</span>	<input type="checkbox"/>

**Control & Recon**

Stop Payments

**Check Positive Pay**

**Issue Entry** ↻

Decision Items

Decision Activity

Issue Activity

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[Return to my home page](#)

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[Help for this page](#)

To create an issue, enter or select values for all required fields.

- **Account Number:** The debiting account which will be used to fund the issued check. To select an account number, click the field and choose an account from the menu that populates. For convenience, the selected account will auto-populate for the remaining account number fields, unless an amount has already been entered for one of those lines. To change the account, click in the field and use the backspace button on the keyboard to remove the text and be displayed the full list of accounts again
- **Issue Date:** The value entered for the date field on the check. To enter an issue date, click the field and select a date from the calendar that displays. For convenience, the selected date will auto-populate for the remaining date fields
- **Check Number:** The unique number printed on checks to help distinguish one check from another. To enter the check number, type the value in the field presented. For convenience, the system will incrementally add one to the value and auto-populate the new values in the remaining check number fields
- **Amount:** The US dollar amount of the check. To enter the amount, type the value in the field presented
- **Payee:** The entity authorized to cash, deposit, or otherwise negotiate the check. To enter the payee, type the value in the field presented
- **Description:** Use this field to enter additional information about the check. To add a description, select the Description button, enter 100 characters or less, and select OK. Once a description has been entered, the green plus-sign icon on the description button will change into a yellow pencil icon to denote that the description can be edited
- **Void Check:** Select this box if the check being entered has been voided. Once all issue items have been entered, select Submit

The **Review** screen will route the user to where they can review, edit, or cancel the manual entry. If everything is entered correctly, selecting **Save** will take the user to the final **Complete** screen.

## Check Positive Pay

Issues will be delivered on Sep 27, 2018 4:00 PM PDT.

— Current Progress — **1** Enter — **2** Review — **3** Complete —

Account Number	Issue Date	Check Number	Amount	Payee	Description
	09/27/2018	1234	\$1.00	Mr. Test	
			<b>Amount Counts</b>		
Total Issues:			\$1.00	(1)	
Total Voids:			\$0.00	(0)	

Once the issues have been reviewed and the user has selected **Save**, the manual entry is complete and the user will see the *Your Positive Pay Issues have been recorded* message displayed.

## Check Positive Pay : Manual Entry

Issues will be delivered on Sep 24, 2018 6:00 PM MDT.

Your Positive Pay Issues have been recorded.

— Current Progress — **1** Enter — **2** Review — **3** Complete —

Account Number	Issue Date	Check Number	Amount	Payee	Description
	09/22/2018	123	\$1.00		
			<b>Amount Counts</b>		
Total Issues:			\$1.00	(1)	
Total Voids:			\$0.00	(0)	

## Import Issue Entry

To import an issuance file, navigate back to the Check Positive Pay Issue Entry home page and then select **Import Issues**. Once selected, the user will land on the Data Import screen which displays a **Map Table** containing all maps currently available to the user.

## Data Import : Check Positive Pay Issue File

File Maps	Is Active			
<b>Company Test</b>	Set as Active	Edit File Map	Upload	Print
<i>Test Public File Map (Issues)</i>	Set as Active		Upload	Print
<b>TestForCall</b>	Set as Active	Edit File Map	Upload	Print
Create File Map  Help				

Map names which appear in italics are **Public Maps** that have been created by the bank and may be utilized if the user has a file formatted in that standard format. Map names which appear in bold are **Custom Maps** that have been created by the company or bank, on the company's behalf. To upload a file, select **Upload**. To create a custom map, select **Create File Map**.

## Issue Activity

After check issues have been input, either manually or imported, the user may review this information through **Issue Activity**. To locate a specific check, use the search filters provided in the **Search Issue Activity** section. To get started, type the number of the account from which the check was drafted. Initially, the user will be displayed all checks presented within the last 7 days. To change this date range, select the **From** and/or **To** field and choose a date from the calendar that displays. To view only checks with a certain status, select the field and choose a **Status** from the dropdown menu.

## Check Positive Pay : Issue Activity

**Search Issue Activity**

Account Number

Issue Date From  To

Status

Show 10 results per page, sorted by Issue Date in descending order

Prev 1 2 3 Next Go to page  Showing 1 - 10 of 23 Items to display:

Issue Date:	Check Number:	Delivered	Amount:	
09/26/2018 Payee:	123456		\$10.99	
09/25/2018 Payee: Mr Test	506	<b>Delivered</b>	\$2.25	

**Control & Recon**

Stop Payments

**Check Positive Pay**

- Issue Entry
- Decision Items
- Decision Activity
- Issue Activity**

Return to my home page

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Help for this page

Print this page

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## Check Positive Pay

All issues will be displayed for review and can be deleted or modified by a company user before the issues are delivered to the bank. After delivery, company users will only be able to view the issues. The default is to display 10 issues, but this can be changed to display 10, 20, or 50 issues on one page. If additional pages are required, the **Prev** or **Next** buttons can be used to backup up or advance through each page. The page number buttons can be used to select a page, or a page number can be entered manually. The user can **Delete Pending Delivery** issues from this screen by selecting the **red X Delete** icon.

Prev		1	2	3	...	9	Next	Go to page	1	Showing 1 - 10 of 82	Items to display:	10	20	50
	<b>Issue Date:</b> 10/03/2018 <b>Payee:</b> Mr Test	<b>Check Number:</b>	801	<b>Delivered</b>	<b>Amount:</b>	\$1.00								
	<b>Issue Date:</b> 10/03/2018 <b>Payee:</b> Mr Test	<b>Check Number:</b>	802	<b>Delivered</b>	<b>Amount:</b>	\$1.25								
	<b>Issue Date:</b> 10/03/2018 <b>Payee:</b> Mr Test	<b>Check Number:</b>	803	<b>Delivered</b>	<b>Amount:</b>	\$1.50								

### The Issue Summary displays the following information:

- **Void Indicator:** An indicator of **Void** will be displayed for issue checks that have been voided or canceled
- **Account Number:** The check account number
- **Check Number:** The serial number specified on the check
- **Issue Date:** The date the check was issued
- **Payee:** Name for the receiver of funds specified on the check
- **Amount:** Amount specified on the issued check
- **Issue Status:** Status of the issued check
- **Show Exception Hyperlink:** If an exception item matches an issue, a **Show Exception** hyperlink will be provided that allows a user to view details of the exception
- **View Issue Button:** View the details of the issued check including status history that provides an audit trail
- **Modify Button:** Allows a user to make updates to the issue. Updates can only be performed before the issue has been processed and delivered to the bank.

### Decision Items

Once exception items are created, they are presented to the company so that they can make decisions to allow legitimate checks to be paid and illegitimate or invalid checks to be returned. To view/access decision items, select the Decision Items menu item to the far right.

**Check Positive Pay : Decision Items**

💡 Decisions will be processed on Nov 6, 2018 10:00 AM PST.

— Current Progress — 1 Enter — 2 Review — 3 Complete —

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Search Decision Items

Account

Check Number

Decision All ▾

Show 10 results per page, sorted by Account in descending order

Decision Items displays details about current day exception items and allows the user to apply decisions. Exception items can be sorted by selecting any of the column headers that appear underlined.

<u>Account</u>	<u>Check Number</u>	<u>Amount</u>	<u>Payee</u>	<u>Exception Reason</u>	<u>Decision Reason</u>	<u>Pay All</u>	<u>Return All</u>
Prev <span>1</span> Next		Go to page <span>1</span>	Showing 1 - 6 of 6		Items to display: <span>10</span> <span>20</span> <span>50</span>		
	<a href="#">15</a>	\$232.00		Duplicate item attempted to post	Select Return Reason ▾	<input type="checkbox"/>	<input type="checkbox"/>
	<a href="#">16</a>	\$453.17		Duplicate item attempted to post	Select Return Reason ▾	<input type="checkbox"/>	<input type="checkbox"/>
	<a href="#">18</a>	\$825.95		Duplicate item attempted to post	Select Return Reason ▾	<input type="checkbox"/>	<input type="checkbox"/>
Prev <span>1</span> Next		Go to page <span>1</span>	Showing 1 - 6 of 6		Items to display: <span>10</span> <span>20</span> <span>50</span>		
Results returned in 0.01 seconds							
<input type="button" value="Enter Decisions"/>		<input type="button" value="Reset"/>					

The two column headers to the far right allow the user to simultaneously **Pay All** or **Return All** items on the screen.

- **Account:** The debiting account from which the check is drawn
- **Check Number:** The unique number printed on checks to help distinguish one check from another. If an image has been supplied for the exception item, the check number will display as a blue hyperlink. Select the hyperlink to view the check image
- **Amount:** The US dollar amount of the check
- **Payee:** The entity authorized to cash, deposit, or otherwise negotiate the check

# Check Positive Pay

- **Exception Reason:** The reason the financial institution flagged this item as an exception
- **Decision Reason:** The reason the company has decided to return an exception item. This optional field does not become enabled until the user has selected to return the item. To select a reason, click in the field and choose an option from the displayed menu
- **Pay:** Select this check box to have the item paid
- **Return:** Select this check box to have the item returned

Once all desired decisions have been applied, select **Enter Decisions**. Verify that decisions have been applied correctly, and then select **Save**. Now the decisions for the exception items are queued and will be delivered at the decision cut-off time. Exception items without a decision but cut-off, will have the default decision **Pay All applied by 10 a.m. PST/11 a.m. MST**.

If the decision window is closed, the user will see an error icon with the message, *Check Positive Pay Decisioning is closed*, along with a date the decisioning will be available next.

Dashboard Account Information Payments & Transfers **Control & Recon** Administration My Settings

### Check Positive Pay : Decision Items

**The Check Positive Pay Decision time has passed. Decisions were processed at Sep 27, 2018 11:00 AM PDT.**

You can see the decisions made in Check Positive Pay Activity Report.

[View Activity](#)

**Control & Recon**  
Stop Payments  
**Check Positive Pay**  
Issue Entry  
**Decision Items** ←  
Decision Activity

## Decision Activity

**Decision Activity** allows entitled users to review the decisions that have been applied to exception items. After selecting Control & Recon, select the Decision Items menu item to the far right.

Dashboard Account Information Payments & Transfers **Control & Recon** Administration My Settings

### Check Positive Pay : Decision Activity

Search Decision Activity

User ID

Account Number

Status

Decision

Posted Date From  To

Show 10 results per page, sorted by Posted Date in descending order

[Search](#) [Print](#)

**Control & Recon**  
Stop Payments  
**Check Positive Pay**  
Issue Entry  
Decision Items  
**Decision Activity** ←  
Issue Activity

- **User ID:** To use this filter, type the ID of the individual who applied the decision
- **Account Number:** Type the number of the account used to fund the exception item

- **Posted Date:** The user will be displayed all decisions applied within the last 7 days. To change this date range, select the From and/or To field and choose a date from the calendar
- **Status:** To view only decisions with a certain status, select the field and choose a status from the displayed menu
- **Decision:** To view exception items with a specific decision, click the field and select an option from the dropdown menu

### Decision Activity

The **Decision Activity** feature displays summary information about the exception items that have been decided. The issues will show the posting date, a status, as indicated in the definitions below, an exception reason, and the decision (review or pay). The user can also use the binoculars next to the check serial number to view an **image** of the check. The **View** icon is used to obtain additional information on the exception.

Prev 1 Next		Go to page 1	Showing 1 - 8 of 8		Items to display: 10 20 50	
Check Number:	802	Posted Date:	09/26/2018	Completed	Amount:	\$0.20
Payee:		Decision Reason:		Exception Reason:	Issue not on file	
						View
						Return

- **Account Number:** Displays the exception item's debiting account number, account type, and account description
- **Status:** Displays the current status of the decision
  - **Awaiting Decision:** A decision was applied to this exception item at one time but has since been removed. A decision will need to be applied before decision cut-off or the item will expire and an auto-decision will be applied based on company payment settings
  - **Pending Approval:** The decision that has been applied to this exception item requires review and approval by an entitled user. If approval is not given before the decision cut-off this item will expire
  - **Pending Delivery:** This decision is queued to be delivered to the bank at decision cut-off
  - **Completed:** The exception item was successfully delivered to the bank
  - **Faxed:** A decision was applied via the fax channel
  - **Expired:** A decision that required approval was not approved before cut-off
  - **Failed:** The attempt to deliver these decisions to the bank failed
  - **Decision:** Indicates if the item was paid or returned. If a decision was applied to an item and then removed, the decision status will be **No Decision**

## Check Positive Pay

- **Check Number:** The unique number printed on checks to distinguish one check from another. If an image is available, select the blue hyperlink check number to view the image
- **Posted Date:** The date the exception was presented to the bank
- **Amount:** The US amount of the exception item
- **Payee:** The entity authorized to negotiate the check that created the exception item
- **Decision Reason:** The reason the exception item was returned by the company
- **Exception Reason:** The reason the check triggered an exception item

The **View** Icon will open to a separate dialog box where the user can access additional Check Positive Pay decision details.

**Account**

**Check Number** 802  
**Posted Date** 09/26/2018  
**Amount** \$0.20  
**Payee**  
**Exception Reason** Issue not on file  
**Decision** Return  
**Decision Reason**  
**Entered By**  
**Transaction ID** CHECKPOSPAY-20180927-0009  
**Status** Completed

### Status History

Timestamp	Status	Initiator	Description
Sep 27, 2018 11:00:02 AM PDT	Completed	SYSTEM	Delivered
Sep 27, 2018 10:48:56 AM PDT	Pending Delivery		Decision Chosen
Sep 27, 2018 7:11:16 AM PDT	Awaiting Decision	SYSTEM	Created Exception Item