

# Positive Pay

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## Quick Start Set-up Guide



# 1-2-3 EASY STEPS TO FRAUD PROTECTION

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The following information will help you get up and running with Positive Pay quickly and easily. With Positive Pay, you provide us with information about the checks you write. When each check is presented for payment, we compare the information you gave us against the physical check. If the information doesn't match, it's flagged for your review before we pay it.



**STEP 1** ensures we understand how to read your check information accurately.

**STEP 2** ensures the information is complete.

**STEP 3** ensures no questionable item is paid until you have approved it.

## Terms

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*Before you get started, it will be important to familiarize yourself with some basic terms we will be using throughout the set-up process.*

***Item:** Typically a single check to be processed.*

***Batch:** Multiple checks issued in one file.*

***Template:** The "template" is a reusable form that holds your data.*

***Delimited:** A character used to separate spreadsheet data in a text file. The most common delimiters are tabs, commas and semi-colons.*

***Import Exceptions:** When you import a file, there may be some "Exceptions." These usually are caused by invalid data such as file formatting or typographical errors.*

***Data Mapping:** The process of matching columns in a spreadsheet to the fields of a template.*

*For example, the Date column in a spreadsheet is matched to the Date field in the template so imports are accurate.*

**Let's get started! To begin the process of uploading your check data, you will need to create a new data file, and begin importing the item information from your account.**

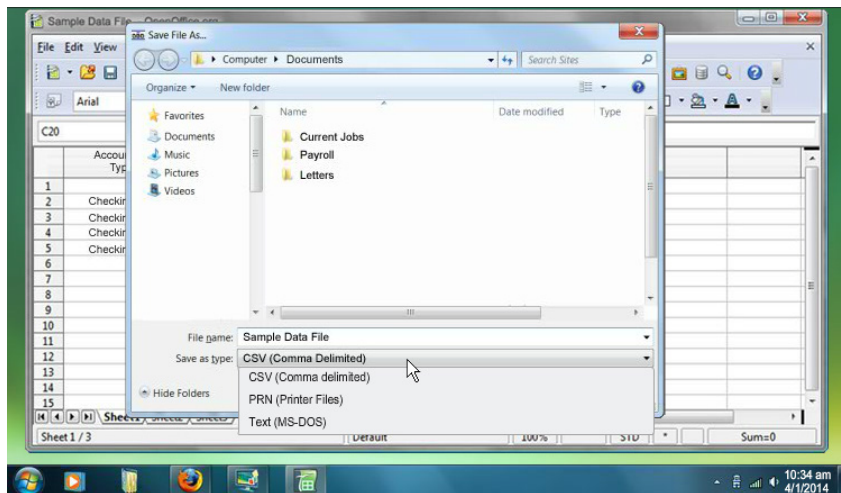
You have two choices when creating your data file to submit for verification with Positive Pay. First, you may import items individually, or you may choose to import multiple items as a BATCH. If you will be adding items individually, you can skip to ADDING ITEMS INDIVIDUALLY in STEP 2. If you intend to perform a BATCH IMPORT, you will need to prepare a template. You'll only need to do this one time for each type of data file you want to send.



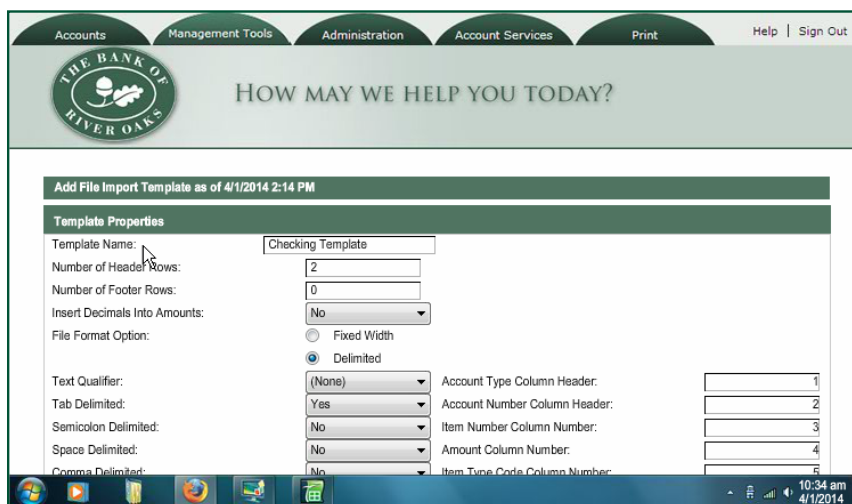
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## STEP 1: BATCH IMPORTS – PREPARING A TEMPLATE

To prepare a template:



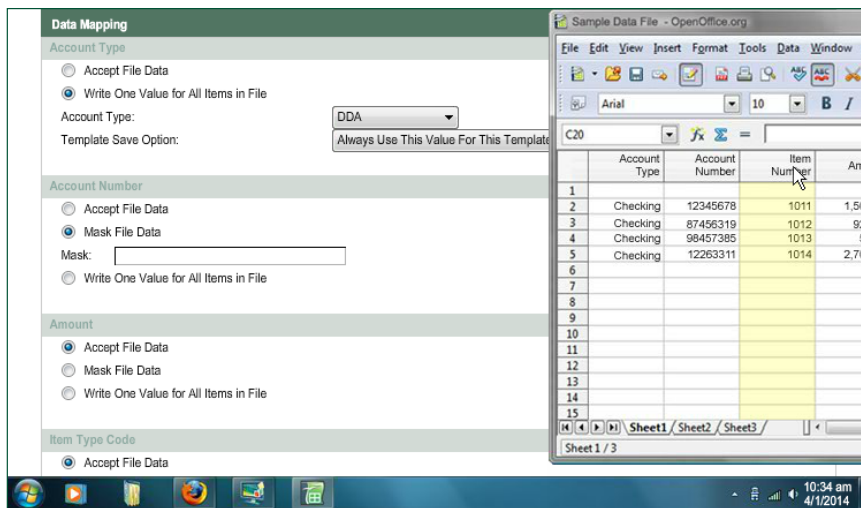
- Open your data file containing the check information. **SAVE IT AS** a .csv, .prn or .txt file.
- Log into your online banking site.
- Under the “Positive Pay” menu, select “Add File Import Template.”



- After assigning the template a name, change the Template Settings to match the way data is stored in your file:
  - Enter the number of HEADER and FOOTER ROWS (including blank rows at the top).
  - Determine whether your data already contains decimal points, and select YES/NO accordingly to INSERT DECIMALS INTO AMOUNTS as needed.
  - Is the file FIXED WIDTH or DELIMITED?
  - If the data file has TEXT QUALIFIERS, such as quotation marks, indicate what qualifier is used.
  - Specify how the data is DELIMITED. Common Delimiters are tabs, commas or semi-colons.
  - Do you want CONSECUTIVE DELIMITERS TREATED AS ONE?
  - Enter the column numbers from your data file that hold the account type, account number, item number, etc.



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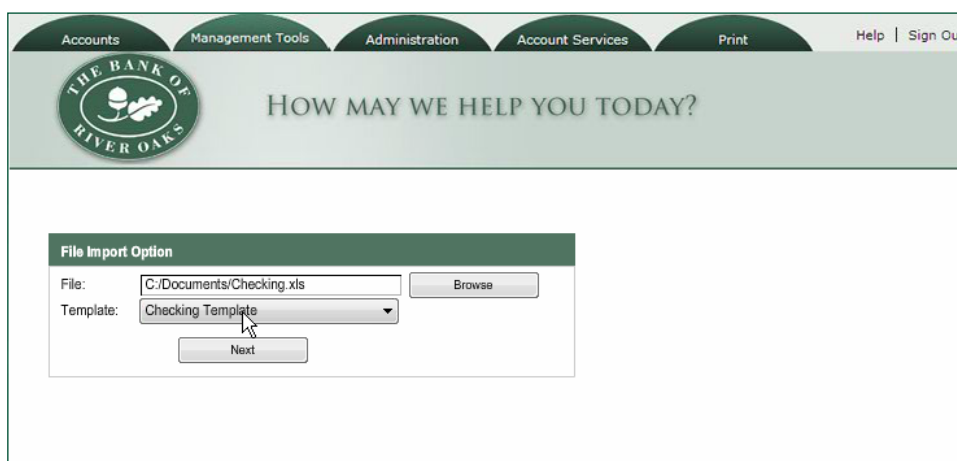


**e. DATA MAPPING allows you to determine the way data is read into the template.**

- » ACCEPT FILE DATA means the template will accept the information from the field exactly as written. The ITEM NUMBER or AMOUNT would be good examples of information you want read directly.
- » MASK DATA allows you to “hide” some of the information for security purposes . For example, if you enter “x-x-x-x-3-4-5-6,” the template will drop the first four characters of the ACCOUNT NUMBER, and read characters five through eight.
- » WRITE ONE VALUE FOR ALL ITEMS IN FILE allows you to assign a common value to all records – for example, the word “Checking” for “Account Type.”

## STEP 2: PROVIDE YOUR CHECK DATA

Your template is now ready for BATCH IMPORT of your check data. (If you are ADDING ITEMS INDIVIDUALLY, skip to that section.)




Choose “File Import” from the “Positive Pay” menu.

Use the “Browse” button to locate the data file you are importing.

Choose the designated Template for the file that you have created, and click “Next.”



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### Data Mapping

Checking.xls

Template Name:	Checking Template
Account Type:	DDA
Account:	Data Contained in File
Transaction Number:	Data Contained in File
Amount:	Data Contained in File
Item Type:	1
Payee:	Data Contained in File
Reference Number:	Data Contained in File

Back Next

The Data Mapping screen will show you a list of the fields that will be imported. Click "Next."



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### File Import Summary


The Following File was Successfully Imported

Template Name:	Checking.xls
Amount Imported:	0
Items Imported:	1
Import Exceptions:	1
Template:	Checking
Confirmation Number:	5

Change Import Exceptions

Next, a FILE IMPORT SUMMARY will display information about the dollar amount and number of items imported, along with any "Import Exceptions" that need to be corrected.

To correct them, click CHANGE IMPORT EXCEPTIONS in the Summary screen.



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### Change Import Exceptions

File Name: Checking.xls Template: Checking

Action	Row	Exception Reason	Details
Change Item	2	Invalid Account Nickname	Account Nickname: Transaction Type: Issue Transaction Number: 02242006 Amount: 1 Payee: 51 Reference Number:

Review each Exception, and Change or Delete the item as needed. When you have addressed all exceptions, click "Submit."



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**Confirmation**

Change Exception Successful.

If you have corrected all errors, you'll see the CHANGE EXCEPTION SUCCESSFUL screen.

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**Add Item**

Account Nickname	Transaction Type	Transaction Number	Amount	Payee	Reference Number
Main Savings 3210	Issue	4553	50.00	John Tyler	
Main Savings 3210	Issue	4554	50.00	Rutherford Hayes	
Main Savings 3210	Issue	4555	50.00	George Washington	
(None)	Change Item				
(None)	Change Item				

Submit

### ADD ITEMS INDIVIDUALLY

To enter your items into Positive Pay individually, select "Add Item" from the Positive Pay menu.

In this screen, you can enter the information for each item:

- The Account it was written on
- The Type of Transaction
- The Transaction (Item) Number
- The Amount
- The Payee
- Any Reference Number (Invoice Number, for example) you wish to add

When you've completed all your item entries, click "Submit."



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### STEP 3: REVIEW YOUR POSITIVE PAY ITEMS

The ITEM REVIEW process is the heart of Positive Pay. Any item that doesn't match the information you provided, is flagged by the financial institution when it is presented for payment. The item will be held for your approval before being paid.

To begin the Positive Pay review and approval process, select "Item Review" from the "Positive Pay" menu.

The screenshot shows the top navigation bar with links: Accounts, Management Tools, Administration, Account Services, Print, Help, and Sign Out. Below the navigation bar is the Bank of River Oaks logo and the text "HOW MAY WE HELP YOU TODAY?". The main content area features a "Search" form with the following fields:

- Account Nickname: Main Savings 3210
- Sort By: Amount
- Then By: (empty dropdown)
- Then By: (empty dropdown)

A "Submit" button is located below the form.

Enter the ACCOUNT NICKNAME, and any SORTING PREFERENCES – selected from the drop down menus.

The screenshot shows the same top navigation bar and logo. The main content area displays a table titled "Presented Items Requiring Authorization" with the subtitle "Items 1 through 5 of 5". The table has the following columns: Action, Transaction Number, Amount, Exception Reason, Account Nickname, and Date.

Action	Transaction Number	Amount	Exception Reason	Account Nickname	Date
None	<a href="#">4548</a>	50.00	Issue Not On File	Main Savings 3210	4/1/2014
None	<a href="#">4522</a>	50.00	Exceeds Amount Threshold	Main Savings 3210	4/1/2014
None	<a href="#">4557</a>	50.00	Item Void	Main Savings 3210	3/31/2014
None	<a href="#">4549</a>	50.00	Issue Not On File	Main Savings 3210	3/31/2014
None	<a href="#">4551</a>	50.00	Item Amount Mismatch	Main Savings 3210	3/30/2014


Below the table are three buttons: "Approve All", "Disapprove All", and "Submit".

When you click "Submit," you'll see a list of PRESENTED ITEMS REQUIRING AUTHORIZATION.

By clicking on the Transaction Number, you can view images of your checks as they've been presented to the financial institution for payment, including the front and back. This allows you to inspect the complete check for any alterations that may have been made since you wrote it.



Review each item, and decide if you want to APPROVE the item as presented, DISAPPROVE it, or simply TAKE NO ACTION until you've researched the discrepancy more.



The screenshot shows the 'Presented Items Requiring Authorization' section of the Positive Pay system. It displays a table with 5 items, each with an 'Action' dropdown menu, 'Transaction Number', 'Amount', 'Exception Reason', 'Account Nickname', and 'Date'. Below the table are buttons for 'Approve All', 'Disapprove All', and 'Submit'.

Action	Transaction Number	Amount	Exception Reason	Account Nickname	Date
None	<a href="#">4548</a>	50.00	Issue Not On File	Main Savings 3210	4/1/2014
None	<a href="#">4522</a>	50.00	Exceeds Amount Threshold	Main Savings 3210	4/1/2014
None	<a href="#">4557</a>	50.00	Item Void	Main Savings 3210	3/31/2014
Disapprove	<a href="#">4549</a>	50.00	Issue Not On File	Main Savings 3210	3/31/2014
None	<a href="#">4551</a>	50.00	Item Amount Mismatch	Main Savings 3210	3/30/2014

Approve All Disapprove All Submit

If you are taking different actions for different items, you will select an ACTION for each one and click "Submit."

If you want to take the same action for every item, you can APPROVE ALL or DISAPPROVE ALL using the appropriate button.

If you DISAPPROVE an item, it will not be paid by your financial institution. The item will also be removed from the list the next time you review your flagged items.

This Set-Up Guide is intended to cover the basic operations of your Positive Pay system. There are other functions available for Changing, Deleting or Searching for items available from the "Positive Pay" menu.

We suggest that once you have your basic Set-Up in place, you review our Online Education Center to see a complete video tutorial for Positive Pay.



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