



Positive Pay
Quick Start Guide

Welcome to Positive Pay

With Positive Pay, you provide us with information about the checks you write and we compare that information against the physical checks when they are presented for payment. If the information for a check doesn't match what you provided, the check is flagged for your review before payment is made. It's a simple but effective way to combat check fraud.

If you are new to Positive Pay it will be helpful to understand the following common terms.

Item: Typically a single check to be processed.

Batch: Multiple checks issued in one file.

Template: A reusable form that holds your data.

Delimiter: 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.

This Quick Start guide is designed to get you up and running with Positive Pay, so let's get started!

To begin the process of uploading your check data to us, you will need to create a new data file and begin importing the item information for your account. You have two choices when creating your data file to submit to us 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.

The Overview Page

The screenshot shows the Positive Pay Overview page with a navigation menu at the top: Overview, Review, Import a File, Import Exceptions, Items, and Import Templates. The main content area is titled "Positive Pay Overview" and contains an "Item Review" table with 5 items. Below the table are sections for "Import a File" (with fields for File Name, Template, and a Next button), "Add an Item" (with Account Number and Payment Account dropdowns), and a "File Template List" (with a table of templates and an Add Template button).

Positive Pay Overview					
Item Review					
1 - 5 of 5 items					
Account	Check Number	Issue Date	Amount	Payee	Reason
Payroll	1001	5/16/2017	\$100.00	George Washington	Amount Mismatch
Payroll	1002	5/16/2017	\$100.00	George Washington	Amount Mismatch
Payroll	1003	5/16/2017	\$100.00	George Washington	Issue Not on File
Payroll	1004	5/16/2017	\$100.00	George Washington	Issue Not on File
Payroll	1005	5/16/2017	\$100.00	George Washington	Issue Not on File

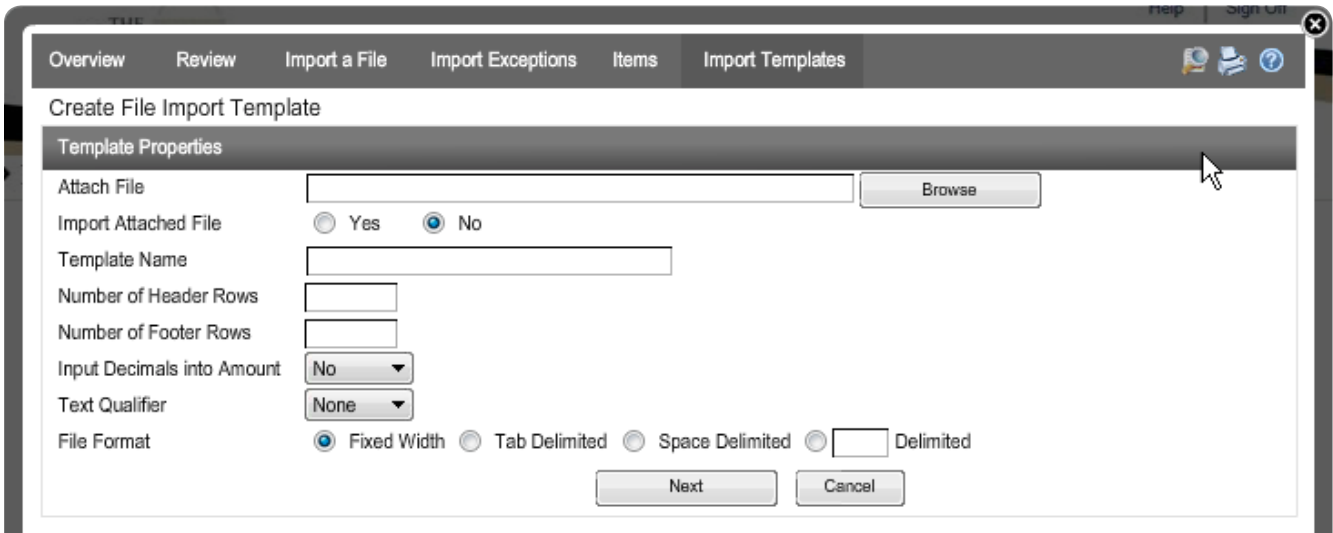
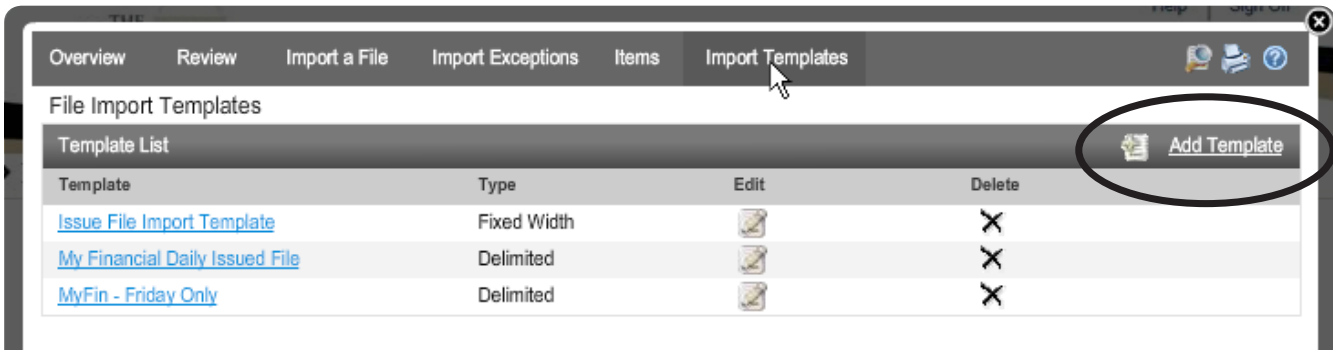
File Template List	
Template	Type
Issue File Import Template	Fixed Width
My Financial Daily Issued File	Delimited
MyFin - Friday Only	Delimited

The Overview Page is a handy one stop destination for Positive Pay users. From the Overview page you can quickly see items pending review, import a file, view your File Templates or add a new one, add an individual item or do an item search. For more information on the Overview Page, please watch the Positive Pay video tutorial at www.onlinebanktours.com/TPBPositivePay.

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 in to The Piedmont Bank's Online Banking.
- Move the mouse over the Management Tools tab and select Import Templates.
- Click Add Template on the right side of the Template List menu bar.



- Begin by attaching a file from your software program that represents the type of file that will be imported through this new template.
- Select whether to import the **Attached File**.
Yes indicates the data will be imported.
No means the Attached File will be used only as a guide without importing the data.
- Give the template a name.
- Define the number of header rows and footer rows.
- Indicate whether to input decimals into the amount and define any text qualifier in the file.
- Select the File Format. If it is, for example, a comma delimited file, select the empty box and enter a comma. Delimited
- Click Next.

Column	Data Type	Mask Format
<input type="text"/>	Account Type	
<input type="text"/>	Account Number	<input type="text"/>
<input type="text"/>	Amount	<input type="text"/>
<input type="text"/>	Check Number	<input type="text"/>
<input type="text"/>	Item Type Code	
<input type="text"/>	Issue Date	
<input type="text"/>	Payee	
<input type="text"/>	Reference Number	

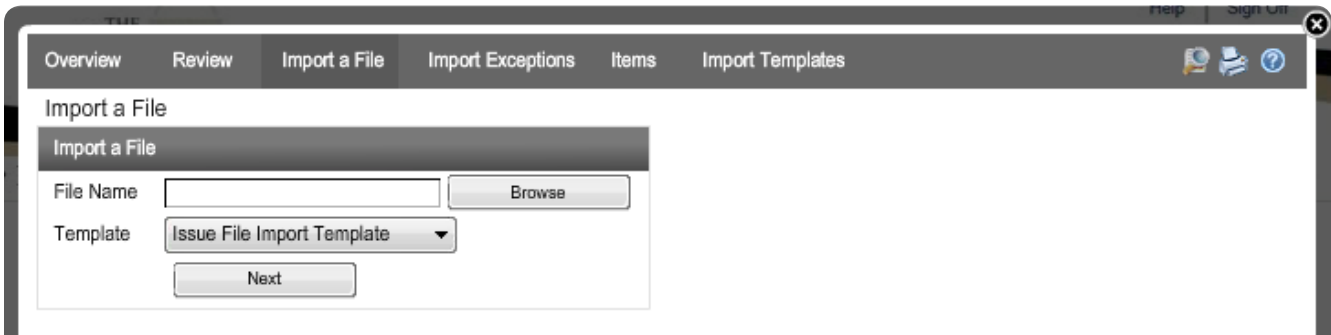
- a. Now you will “map” the Data from your file using the attached file as a guide.
- b. In your import file, locate the column number of each Data Type listed in the above screen. To map the data, enter the corresponding column number for each data type. For example, if the account type is in the fourth column of your import file, type “4” in the box.
- c. For certain types of information you can Mask part of the data. For example, if you only want the last four digits of the account number displayed enter the masking format xxxx3456.
- d. Continue down the list until all the data columns in your import file are matched to the appropriate column in Positive Pay.

File Data	Assigned Value	Add/Delete
<input type="text"/>	Issue	Add

- e. Next, tell Positive Pay what type of file data this template will control.
- f. Enter the code your accounting software assigns to each type of data and the type of item associated with that code – Issue checks, Item Stop Payments, or Voids.
- g. Choose the value for the code, and Add.
- h. If the files will have multiple types, you can enter codes and values for each.
- i. Click Create Template. The template will now display in your template list and be available for future imports. If you chose to import the attached file, the data will be imported into Positive Pay.

Step 2: Importing your check data

Your template is now ready for a batch import of your check data. If you are adding items individually, skip to the [Add Items Individually](#) section.



- a. Move the mouse over the Management Tools tab and select Import a File.
- b. On the Import a File screen, use the "Browse" button to locate the data file you are importing.
- c. Choose the designated template that has been mapped to the file you are importing. The template will match data in the file you are importing with the data types in Positive Pay, ensuring that the check numbers in your file are displayed in the check number column in Positive Pay.
- d. Click Next to import your batch.



- e. Next a File Import Summary screen will display indicating the dollar amount and number of items imported, along with any exceptions that need to be corrected.

To correct the exceptions, select Import Exceptions from the menu bar and make any necessary adjustments.

Add Items Individually

To add an individual item, move the mouse over the Management Tools tab and select Items, or from the Positive Pay Overview screen navigate to the Add Item section.

The screenshot shows a software interface with several tabs: Overview, Review, Import a File, Import Exceptions, Items, and Import Templates. The 'Add an Item' section is highlighted with a white circle. It contains the following fields and controls:

- Account Number: Payment Account (dropdown)
- Check Number: [Text Input]
- Date: [Text Input]
- Amount: [Text Input]
- Payee: [Text Input]
- Reference Number: [Text Input]
- Type: Issue (dropdown)
- Add Item: [Button]

Other visible sections include:

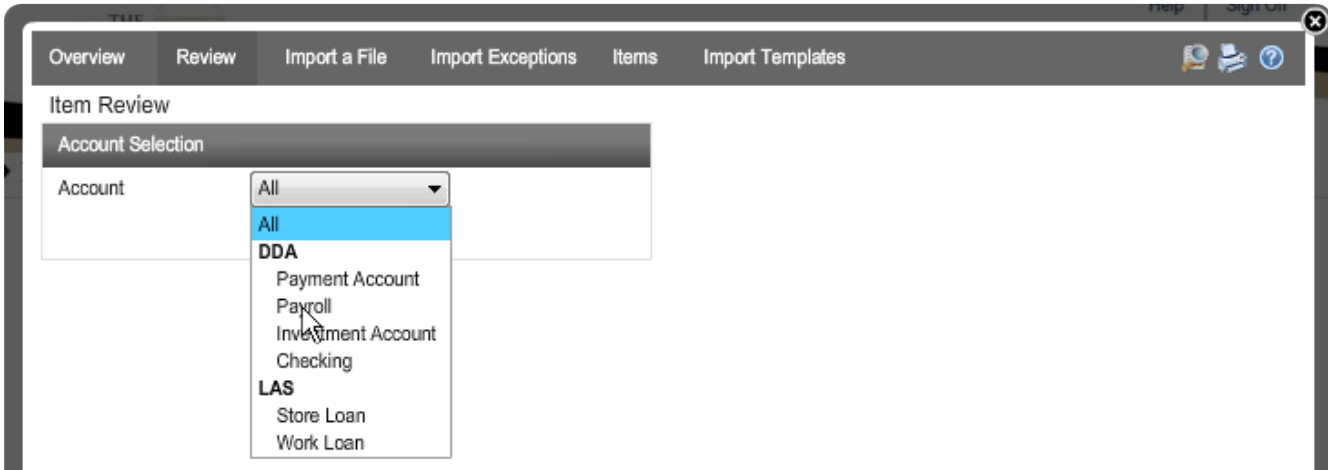
- Import a File: File Name [Text Input] Browse [Button], Template: Issue File Import Template (dropdown), Next [Button]
- File Template List: Table with columns Template and Type. Templates listed: Issue File Import Template (Fixed Width), My Financial Daily Issued File (Delimited), MyFin - Friday Only (Delimited). 1 - 3 of 3 Templates.
- Item Search: Account: All (dropdown), Issue Date: [Text Input] Through [Text Input], Amount: [Text Input] Through [Text Input], Check Number: [Text Input] Through [Text Input], Status: Not Reconciled (dropdown), Search [Button]
- Import Exceptions: No Import Exceptions

- a. Select the account number to associate with the item.
- b. Enter the check number.
- c. Enter the date the item was issued.
- d. Enter the amount of the item.
- e. Enter the name of the person or entity to whom the item was written.
- f. Enter the reference number if applicable.
- g. Select the item type.
- h. Click Add Item.

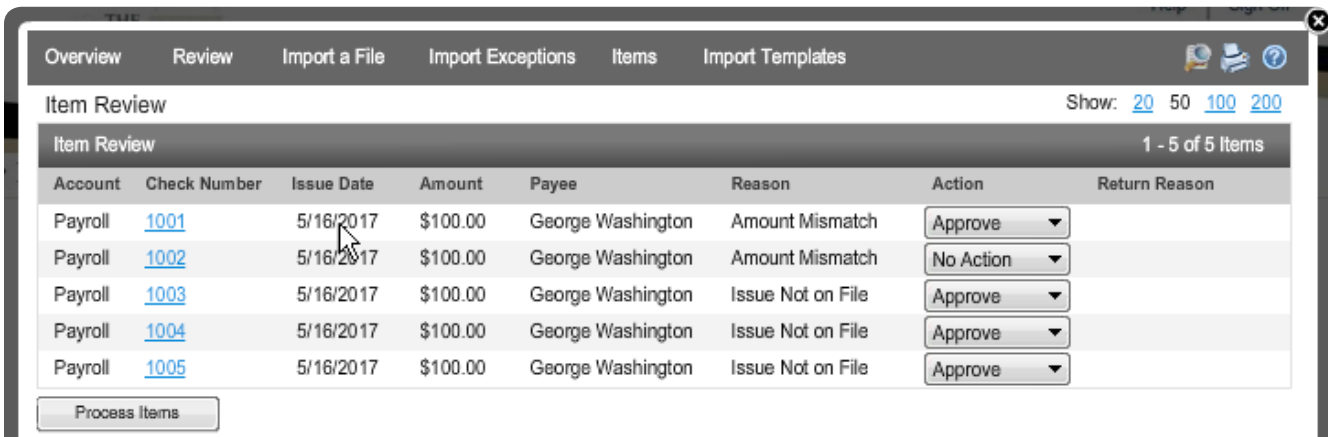
Your issued item is now stored in the Positive Pay system.

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 Piedmont Bank when it is presented for payment. The item will be held for your approval before being paid.



- a. Move the mouse over the Management Tools tab and select Review to display the Item Review screen.
- b. In the Account Selection section, select the appropriate account or All to display all items available for review.
- c. Click Submit to display the items for the account selection you chose.



- d. Select the required action for each item.
- e. Click the Process Items button to complete your review. The items will be processed according to your instructions.

Thank You for Using Positive Pay!

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 visit www.onlinebanktours.com/TPBPositivePay to see a complete video tutorial for Positive Pay.