

Log into Positive Pay through Connect Now Online Banking. Positive Pay is under the **Treasury** menu tab. There are two (2) ways to decision items, in the **Integrated View** or the **Advanced Options View**.

Quick Exception Processing: Integrated Positive Pay View (Default):

1. In the integrated Positive Pay view click on the **Exceptions** tab.
2. Select **Decisions Needed**. You can then make pay/return decisions by account or all accounts in one session.
3. Click **pay** to pay an item and click **return** and select a reason code to return.
4. When done, click **Submit All Decisions** at the bottom right corner of your screen.

Quick Exception Processing: Launch Advanced Options View:

1. In the integrated view (default) click **Launch Advanced Options**.
2. Select **Quick Exception Processing**, then **Decisions Needed**.
3. Review each item, and mark to pay or return. When returning please select a reason for the return.
4. When paying ACH exceptions be sure to select **Add Rule** for expected future ACH items. Set the rule by credit, debit or both, ACH type and max allowable amount. For returns, do not set a rule and then select the return reason.

Note: You can decision some items and then come back into the system later to decision the remaining. To change a previously made decision before the cutoff time, uncheck the **Hide exception items already decisioned** to display all items. You can then make the needed changes/decisions and click **Update** to save them.

Uploading a File:

1. Select **Submit Issued Check File** from the Transaction Processing Menu on the left.
2. Choose your file by clicking **Browse**. Locate the file saved on your computer and select **Open**.
3. Select the **Account Nickname** and file type. If you only have one file type this will default to your file type already.
4. Select **Process File**.
5. Your file totals will be displayed at the bottom of the screen. Compare this to your files' item count and dollar amount totals to be sure they match.

Manual Check Entry:

1. Select **Add New Issued Check** from the Transaction Processing menu on the left.
2. Select your **Account Nickname**, enter your first check number, and dollar amount of the item, change the issue date if it is not that day and enter the payee.
 - If you are entering one check or checks not in sequential order, click **Add Check**.
 - If you are entering multiple, sequential checks click **Auto-Increment Check Number** *before* selecting **Add Check**. This will keep the date the same, enter the next check number for you, leaving only the dollar amount and payee to be entered.
 - When you reach the last check for entry, unselect **Auto-Increment Check Number** before selecting **Add Check** to end and save the last item.

Reporting:

1. Under the **Transaction Reports** tab, you can pull **Daily Issued Checks Summary, Exception Items, Stale Dated Items** and **Account Reconciliation Summary** reports by selecting the date and account(s) you want to report data for.
2. Select the down arrow on the top left corner to export the data.
3. Additionally, you can pull reports for **Exception, Issued/Outstanding, Paid, Returned and Voided checks** by going to **Check Search** under the **Transaction Processing** tab and entering the account(s), check status, check number date or date range of the items you wish to report on.
4. Select the down arrow on the top left corner to export the data.

- **Outstanding Issue Checks:** report of all items issued to the bank but have not cleared your account yet
- **Paid Checks:** report of all items that have paid through positive pay
- **Exception Items:** report of all items that were presented as exception items
- **Stale Dated Checks:** report of items issued 180 days or longer that have not cleared or been presented as exceptions
- **Voids:** report of items that have been void in the system

The Positive Pay Payee Match process uses optical character recognition (OCR) to identify the payee on the check image. OCR technology is not an exact science, due to many factors. This includes, but is not limited to:

1. Image quality from the bank of first deposit
2. Resolution of check image
3. Inconsistent check stock format
4. Noise (ink spots, watermarks, etc.)
5. Condition of the scanned check (i.e., wrinkles)
6. Font (weight/size of text/special characters)

To minimize unnecessary exception items, please follow the below guidelines:

1. **Payee names listed on checks must match exactly the name listed on the data transmission issue file** (no abbreviations or variations in the Issue File).
 - a. Example: Check Payee–John H. Smith, Issue File Payee–John Howard Smith, will cause an exception)
2. Only the first 120 characters of the issued payee name uploaded into Positive Pay will be compared against the paid check image.
3. Check background must be light in color and plain.
4. Watermark/pantograph features are not acceptable in the “PAY TO THE ORDER OF” or Payee name area of the checks.
5. Payee name must be typed.
6. **All uppercase type** is recommended for the payee name.
7. Recommended **font size is 12-point**.
8. Bold font is not recommended.
9. Recommended font styles are **Verdana, OCR A, OCR B and Arial**.
10. “PAY TO THE ORDER OF” in Script font will cause payee mismatch exceptions.
11. Letter spacing – letters cannot touch, no more than 2 spaces in between, no additional lines or characters touching payee letters, not in top one inch of check.
12. Do NOT use the Ampersand; Replace the symbol “&” with the words “and” or “AND”.