



BUSINESS ONLINE BANKING +PLUS

Positive Pay User Guide

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POSITIVE PAY BEST PRACTICES

Checks remain the most vulnerable payment method to fraud, making a disciplined Positive Pay framework an essential layer of defense.

The single most critical best practice for Positive Pay is establishing a strict daily routine to review and **decision exceptions before the bank's cutoff time of 11:45 AM ET**. Missing this cutoff means the bank will automatically returning a potentially legitimate payment to a vendor.

- **CAUTION:** It is highly recommended that you assign a backup to ensure decisions are made during holidays and while team members are on vacation.

Optimize File Transmission and Timing

- **Upload data immediately:** Transmit your check issuance file to the bank the same day checks are printed and before they are placed in the mail.
- **Log manual checks instantly:** Train staff to log into Business Online and manually enter one-off or hand-written checks the moment they are written.
- **Automate ERP integration:** Leverage automated check issuance software integrated with your banking system to auto-generate and upload files, eliminating manual errors.
- **Omit unnecessary file data:** Format your file cleanly following the bank's file specifications.

Standardize Check Design for Payee Matching

- Your physical check formatting must align with Optical Character Recognition (OCR) systems.
- **Use Sans-Serif fonts:** Print payee names and amounts in 10-to-14-point fixed-width fonts like **Courier New** or **Arial**.
- **Format text cleanly:** Print payee names in uppercase letters. Avoid bolding, underlining, or italicizing the text block.
- **Maintain white space:** Ensure the payee block is left-aligned and surrounded by clear white space free of logos, background patterns, or complex watermarks.
- **Match text data exactly:** Ensure names printed on the checks match your upload file exactly. If a check is printed to "John Doe," do not upload it to the bank as "Doe, John".

Implement Rigid Internal Controls

- **Enforce dual authorization:** Require a dual-control process where one employee prepares and uploads the issued check file, and a second manager reviews and finalizes the transmission.
- **Segregate accounting duties:** Ensure the employee responsible for extracting and uploading the check data is completely independent of the employee performing the daily bank reconciliations.
- **Set strategic default rules:** Configure your bank's default rule to **"Return"** rather than **"Pay"** if an exception is left unreviewed by the cutoff deadline. This protects your cash if your team misses an alert.
- **Conduct periodic audits:** Audit your check logs quarterly to clean up vendor files and evaluate recurring false-positive exceptions.

Expand Beyond Traditional Checks

- **Deploy ACH Positive Pay:** Implement ACH filters and blocks on your accounts. Maintain a whitelist of authorized vendor IDs and maximum allowable debit amounts.
- **Apply blocks to quiet accounts:** For specialized accounts (like a payroll account that only utilizes outbound checks), implement an absolute ACH Debit Block to stop electronic fraud.
- **Migrate to digital payments:** Transition high-volume or large-dollar vendors from physical paper checks to secure electronic alternatives like ACH Origination or commercial purchasing cards.

POSITIVE PAY

In Bar Harbor Business Online and Mobile, businesses can use Positive pay to prevent check fraud. This product provides businesses with the ability to monitor check items posted to accounts, pay an issued item, or return an item if it does not match the record with the bank.

Using Positive pay, users can:

- **Add checks**
 - Upload .csv files with check details
 - Manually enter check details
- **Work check exceptions**
 - Review check exceptions
 - Choose to return one, several, or all check exceptions
 - Choose to pay one, several, or all check exceptions
- **Work ACH exceptions**
 - Review ACH exceptions
 - Choose to return one, several, or all ACH payment exceptions
 - Choose to pay one, several, or all ACH payment exceptions
- **Access settings**
 - Manage templates
 - Manage ACH filter rules

Access Positive Pay

A business user must have the Positive Pay permission to access Positive Pay. To navigate to this product:

- Go to the main menu, and then select **Positive pay**.
- Go to the main menu, select **Payments**, and then select **Positive pay**.

Dashboard

The *Positive pay* dashboard displays .csv or .txt uploaded check lists and manual check entries with their status. Check entries are available for up to seven days. After this time period, entries are removed from the dashboard.

When a user uploads a file or manually enters checks, the following information appears on the dashboard for each entry:

Entry name

The dashboard displays the name of uploaded .csv files and an automatic name for .txt files with manually entered check details. The .txt files for manually entered checks are automatically named PosPayManualEntry_[User name]_[Upload date].txt.

Associated account

When a user uploads a file or manually enters check details, they must select an associated account. The associated account's name and the last four digits of the account's name and the last four digits of the account appear on the *Positive pay* dashboard.

Status

Each entry has one of the following statuses:

- **Pending** - Entries with a Pending status are manually entered checks that have not been reviewed, approved, and sent to the bank. On a Pending entry, you can select Review & approve to access the Review checks screen.
- **Successful** - Once a user approves an uploaded or manually entered check, the status changes to Successful. Then the issued checks are sent to the bank to be paid.
- **Unapproved** - If a user does not Review & approve manually entered or uploaded files before another file or is uploaded or manually added, the status changes to Unapproved.

CAUTION

A user cannot **Review & approve** entries with an *Unapproved* status. They must upload or manually enter the checks again.

- **Date counter** - The date counter tracks the number of days since the entry was uploaded or manually entered.

If the user has not uploaded a file or manually entered a check in the past seven days, the dashboard displays the message “*Your check uploads will display here.*”

ADDING CHECKS MANUALLY

In Business Online and Mobile, business users can add check details manually to Positive Pay.

To add a check manually, a user must have the **Work positive pay** permission.

1. In the main menu, select **Positive pay**. If you have multiple payment methods activated, the Positive pay option may appear beneath the **Payments** drop-down menu option.
2. Select **+ Add checks**.
3. Select **Add your checks manually**.
4. Select the associated payout account.
 1. A user can search for accounts by account name, the last four digits of the account, or the available funds in the account. If you have more than one type of account, the user can filter by account type. If you have only one type of account, the filter button does not appear.
 2. After a user selects an account, Business Online determines if the account is eligible for Positive pay. If the selected account is eligible, the user is directed to the **Enter checks** screen, and the account they selected is associated with the checks they are entering.
 3. If the account is not eligible, a message notifies the user that the account is not enrolled in Positive pay, and they must select a different account.

Note

For an account to be eligible for Positive pay, the bank must set up the account and system parameters.

5. Enter the **Check number**.
6. Enter the amount listed on the check in the **Check amount** field.
7. Enter the **Payee**.
8. Select the **Type**.
 - **Debit** - The check amount that is withdrawn from the account.

- **Void** - The check cannot be used for payment.
9. In the *Check date* section, select **Select**.
 10. Select the date that appears on the check, and then select **Save**.
 11. Select **Save and enter another** to enter more checks that Business Online combines into one .txt file.
 - A user can manually enter up to 100 checks in one .txt file.
 12. Select **Review checks** once all the checks for this .txt file are manually entered. The *Review checks* screen opens.
 - If a user entered more than 100 checks, they must delete checks before they can select **Approve**.
 13. Validate that the information on the Review checks screen is correct, and then select **Approve**.
 - A dialog box opens asking the user to confirm that they want to approve the checks.
 14. Select **Approve**.
 - If the user's session in Business Online times out, any information that they enter and do not **Approve** is not saved.
 - If the upload is successful, the screen displays a success message and Business Online creates a .txt file containing the check details entered by the user.
 15. Select **Done**.

CAUTION

Do not select **Add more**. The user must **Review & approve** the .txt file on the *Positive pay* dashboard before they or another user uploads a .csv file or manually enters more checks. If they do not **Review & approve** the .txt file, the entry changes from *Pending* to *Unapproved* status, and they cannot **Review & approve** the file. The user must upload a .csv file or manually enter the check details again to approve the checks.
 16. Select **Review & approve** on the Positive pay dashboard.
 17. Validate that the information in the File upload summary section is correct, and then select **Approve**.
 - If the approval is successful, the screen displays a success message, and the check items are sent to the bank. On this screen, the .txt file displays an *Uploaded & approved* status, which appears as *Successful* on the Positive pay dashboard.

CAUTION

When a user selects **Approve**, Business Online may appear to time out. Instead of a success message, an alert notifies them that the approval is still in progress. Do not do any of the following:

 - Re-enter the check details
 - Refresh the page
 - Reapprove the checks

The submission is still processing. The user can navigate to another section of Business Online, including uploading new .csv files and manually adding other checks from the Positive pay dashboard.
 18. Select **Done** to return to the Positive pay dashboard, or select **Upload another** to upload a .csv file or manually enter check details.

Once a file is uploaded and approved, the bank can view the issued check. The bank cannot see the checks in a specific uploaded file because one file contains all issued items.

Editing a manually entered check

In Business Online and Mobile, a business user can edit manually entered checks. Check items uploaded to Positive pay cannot be edited. To update uploaded checks, the user must delete the uploaded file, adjust the necessary fields in the new file, and then reupload the file to Positive pay.

To edit a manually entered check, a user must have the **Work positive pay** permission.

Note

Checks can only be edited before they are approved. Approval occurs at the end of the check submission process. Once a check appears on the *Check entries* section, it can no longer be edited. This limit also means that if a user approves a group of checks and wants to delete some later, they must contact the bank's support representative to delete the checks.

1. In the main menu, select **Positive pay**.
 - If you have multiple payment methods activated, the Positive pay option may appear beneath the Payments drop-down menu option.
2. Select **+ Add checks**, and then manually add the necessary checks.
3. On the *Enter checks* screen, select **Review [x] checks**.
4. On the *Review checks* screen, select a check from the list.
 - The *Edit check* screen opens.
5. Change the check details as needed.
6. Select **Save**.

The check details are updated, and the user is redirected to the *Review checks* screen.

Deleting a manually entered check

In Business Online and Mobile, business users can delete a manually entered check. Business Online does not include deleted checks in the generated .txt file. Check items uploaded to Positive pay cannot be deleted. To delete uploaded checks, the user must delete the uploaded file, remove the necessary check information in the new file, and then reupload the file to Positive pay.

To delete a manually entered check, a user must have the **Work positive pay** permission.

A user can manually enter up to 100 checks in one .txt file. If they entered more than 100 checks, they must delete checks from the Review checks screen before they can select **Approve**.

Note

Checks can only be deleted before they are approved. Approval occurs at the end of the check submission process. Once a check appears on the *Check entries* section, it can no longer be deleted. This limit also means that if a user approves a group of checks and wants

to delete some later, they must contact the bank's support representative to delete the checks.

1. In the main menu, select **Positive pay**. If you have multiple payment methods activated, the **Positive pay** option may appear beneath the **Payments** drop-down menu option.
2. Select **+ Add checks**, and then manually add the necessary checks.
3. On the *Enter checks* screen, select **Review [x] checks**.
4. On the *Review checks* screen, select which check to delete from the list.
 - The *Edit check* screen opens.
5. Select **.** A dialog box opens asking the user to confirm that they want to delete the check.
6. Select  **Delete**.

The check is deleted, and the user is redirected to the *Review checks* screen.

ADDING CHECKS BY UPLOADING A FILE

In Business Online, Business users can upload a .csv, .xls, or .xlsx file to add issued check details to Positive pay. When you upload .xls or .xlsx files, they are automatically converted to a .csv file.

To upload a Positive pay file, a user must have the **Upload positive pay** permission.

Note

Mobile Users cannot upload Positive pay files. Instead, they must manually enter checks. For more information, see [Adding checks manually](#).

Each file that is uploaded is associated with one account. If a user wants to pay out from multiple accounts, they must upload multiple files.

1. In the main menu, select **Positive pay**. If you have multiple payment methods activated, the **Positive pay** option may appear beneath the **Payments** drop-down menu option.
2. Select **+ Add checks**.
3. Select **Select template**.
 - If **Default template** is selected, the uploaded file must be a .csv and follow Business Online's default formatting guidelines. Select **Default template formatting guide** to view the file specifications. For more information, see [CSV template format](#).

Note

When uploading a file using the default template, do not include column titles in the file. The file must include only check details.

4. In the *Choose associated account* section, select **Select**.
5. On the *Select account* screen, select the associated payout account for the file.
 - A user can search for accounts by account name, the last four digits of the account, or the available funds in the account. If the business has more than one type of account, a user can filter by account type. If the business has only one type of account, the filter option does not appear.

- After the user selects an account, Business Online determines if the account is eligible for Positive pay. If the selected account is eligible, the user is redirected to the *Add checks* screen, and the account they selected is associated with the checks in the file the user is uploading.
- If the account is not eligible, a message notifies the user that the account is not enrolled in Positive pay, and that they must select a different account.

Note

For an account to be eligible for Positive pay, the bank must set up the account

6. Drag and drop the file, or select **browse** to upload the file.
 7. Select **Submit**.
 - Once submitted, the dashboard opens. Here, the new check appears with an *In progress* status. Once the check information is processed, the status changes to *Pending* and the user can begin the final approval process.
 8. Select **Review & approve**.
 - The *Review checks* screen appears.
 9. Review the check information, and then select **Approve**.
 - If the upload is successful, the screen displays a success message, and the check items are sent to the bank. On this screen, the file displays an *Uploaded & approved* status, which appears as Successful on the Positive pay dashboard.
- CAUTION**
- When the user selects **Approve**, Business Online may appear to time out. Instead of a success message, an alert notifies the user that the approval is still in progress. Do not do any of the following:
- Reupload the file
 - Refresh the page
 - Reapprove the checks
- The submission is still processing. The user can navigate to another section of Business Online, including uploading new files and manually adding other checks from the Positive pay dashboard.
10. Select **Done** to return to the *Positive pay* dashboard, or select **Upload another** to upload a file or manually enter check details.

Once a file is uploaded and approved, the bank can view the issued check on core. The bank cannot see the checks in a specific uploaded file because one file contains all issued items.

CSV template format

In Business Online, business users can upload a .csv file containing a list of issued items to Positive pay. If the default template for the upload format is selected, then the user must follow Business Online's default formatting guidelines.

Default CSV format columns

Columns in the .csv file must adhere to the following formatting specifications:

Item number

This column contains the check number listed on the check. This column is required when uploading a .csv file.

Item amount

This column contains the amount listed on the check. This column is required when uploading a .csv file. The column fields must be formatted as x.xx without commas or a currency sign.

Issue date

This column contains the date a check will be or was issued. If this column is included in the .csv file, the column fields must be formatted as mm/dd/yyyy.

Payee

This column contains the person or business to whom the check is issued to.

Void indicator

This column contains the void indicator. This indicator stops the check's ability to debit an account. If this column is blank, the check is considered a non-voided check and funds still transfer. If a check is considered void and the void indicator column is included in the file, the column fields must be formatted as *V* (*V= void*).

Account type

This column contains the type of account associated with the account number. If the account type is included in the file, the column fields must be formatted as Chk, Sav, or GL.

The account type options mean the following:

- **Chk** - checking
- **Sav** - savings
- **GL** – general ledger

Debit/credit

This column contains the type of action (withdrawing or adding funds) occurring to the account. If a check is noted as debit or credit in the file, the column fields must be formatted as **D - debit**.

Void date

This column contains the date that a check lost the ability to debit an account. If a check has this column, the column fields must be formatted as mm/dd/yyyy.

Payee address 1

This column contains the payee's street address.

Payee address 2

This column contains the payee's building, suite, apartment, number, etc.

Payee address 3

This column contains the payee's city and state.

Payee address 4

This column contains the payee's ZIP Code.

Stop indicator

The stop indicator signifies whether a payee can deposit or cash the check. If the column fields in the file are blank, the stop indicator is considered No, and the payee can deposit or cash the check. The column fields must be formatted as Stop (Stop= yes) if a payee needs to be prevented from depositing or cashing a check.

CAUTION

A business must not rely on Positive pay to stop a check from paying. A user must apply a stop payment on the item.

Custom CSV format columns (delimited and fixed)

Alongside using the default CSV template, users can configure custom upload formats. There are two available formats: delimited and fixed position. In addition to changing the column numbers for each column listed above, the following options can be modified in the custom formats:

Template name

This column contains a descriptive name for the given template.

Amount format

This column contains the format used for dollar amounts. This column can be left empty if no verification of amounts is required.

Field delimiter

This column contains the symbol, such as a comma, used to separate fields from each other.

Text qualifier

This column contains the symbol, such as a single quote, used to denote that the contained text is a single field. This symbol can be used to include the selected delimiter inside a single field.

Account type – set indicators

This column contains the string used to identify specific account types.

Issue date – date format

This column contains the date format, such as mmddyyyy, used to parse the date presented.

Debit/credit – account symbol

This column contains the symbols used to denote debits vs credits.

Void indicator – set indicator

This column contains the indicator used to denote a voided check.

Void date – date format

This column contains the date format, such as mmddyyyy, used to parse the date presented.

Stop indicator

This column contains the indicator used to denote if the transaction has a stop put on it.

Note

When uploading a file, the first row at the top of the file must start with the check information (ex. 1234, 2,300.00, etc.). It must not contain a header row in the file (Item number, Item amount, etc.). If a file is uploaded with the first row as header titles, an error message appears and the file does not upload.

Formatting tips

If applicable, follow these guidelines to correctly format a file:

- Fields are not case-sensitive. For example, a check with a void indicator can be an uppercase V or lowercase v.
- The top row in the file contains field information and not header titles. See the following example.
- If there is no information in a column, leave the column blank. See the following example.

12345	500.00					D
12346	600.00					D
12347	700.00					D
12348	800.00					D
12349	900.00					D
12350	1000.00					D

DUPLICATE ISSUED ITEMS

In Business Online and Mobile, if a business user uploads a duplicate file or adds a duplicate issued item, a message appears notifying them that checks in the file might be duplicate or previously approved. The user can choose to approve the issued items or not.

VOID ISSUED CHECKS

In Business Online and Mobile, once check items are uploaded as a file or manually entered and approved, the bank can view the issued check items in the system.

However, the bank cannot see items in a specific uploaded file, as it is one file that contains all issued items. Users in Positive pay cannot modify issued check items, but they can void approved checks.

A void check cannot be used for payment. To void a check, either:

- Upload a file with the check details, including a void indicator.
- Manually enter the check details, and select *Void* for **Type**.

WORK EXCEPTIONS

In Business Online and Mobile, business users can choose to work exceptions for certain check and ACH payments. An exception is when a check or payment cannot be automatically processed or cleared, and it is flagged for manual review. When flagged, users can review the payment and choose whether to pay it or return it to its sender.

Working check exceptions

In Business Online and Mobile, if a posted check does not match the record, a business user can work exceptions to decide to pay or return issued checks. These work exceptions must be completed by **11:45 am est each day**.

CAUTION

Unworked exceptions are **returned** by default

To work check exceptions, a user must have the **Work positive pay** permission. Once the time frame passes, the exceptions are locked, and users cannot work them.

1. In the main menu, select **Positive pay**.
 - If you have multiple payment methods activated, the Positive pay option may appear beneath the **Payments** drop-down menu option.
2. Select  **Work check exceptions**.
 - In Mobile, select the **Check exceptions** tab.

- If there are no exceptions, the **No check exceptions accounts** message appears. If there are check exceptions, the **Work exceptions** screen opens. This screen displays exceptions from the first account that contains exceptions. The system orders the accounts alphabetically by account name.
 - To view an exception on the **Work exceptions** screen from a specific account, select **> next** to the bank account currently selected, and then in the **Select** account screen, select a different account. A user can search for accounts by account name, the last four digits of the account, or the available funds in the account. Additionally, a user can filter by account type.
3. Once the necessary exceptions are located, a user can decision check exceptions in several ways.
 - To handle a single exception, select the **Pay** check box next to the exception.
 - To handle all exceptions at once, select **Select all**. This option allows a user to process all exceptions in bulk.
 - To handle multiple exceptions individually, select the **Pay** check box for each exception.

Each check in the list shows the check's amount, payee, status, check number, and exception reason.
 4. If needed, select a check number to view the check's details.
 - The Check details screen opens. On this screen, users can view and print check details and images for the selected check, and select **Ask us about this check** to start a *Messages* chat with the bank.
 5. Select **Submit** once all exceptions are reviewed.

The check exception is sent for processing and the **Check exceptions submitted** confirmation message appears.

Working ACH exceptions

In Business Online and Mobile, if a posted ACH transaction does not match the record, a business user can work exceptions to decide to pay or return the ACH payment. These work exceptions must be done by **11:45 am est each day**.

CAUTION

Unworked exceptions are **returned** by default

To work ACH exceptions, a user must have the Work ACH exceptions permission.

For ACH exception options to appear on the *Positive pay* page, active ACH filters must be set up by the bank.

1. In the main menu, select **Positive pay**.
 - If you have multiple payment methods activated, the **Positive pay** option may appear beneath the **Payments** drop-down menu option.
2. Select  **Work ACH exceptions**.
 - In Mobile, select the **ACH exceptions** tab.
 - If there are no exceptions, the **No check exceptions accounts** message appears. If there are check exceptions, the **Work ACH exceptions** screen opens. The **Work ACH exceptions** screen shows exceptions from the first

account that contains exceptions. The system orders the accounts alphabetically by account name.

- To view an exception on the **Work ACH exceptions** screen from a specific account, select **>next** to the bank account currently selected, and then in the **Select account** screen, select a different account.
3. Once the necessary exceptions are located, a user can decision ACH exceptions in several ways.
 - To handle a single exception, select the **Pay** or **Return** radio button next to the exception.
 - To handle all exceptions at once, select **Pay all** or **Return all**. These options allow a user to process all exceptions in bulk.
 - To handle multiple exceptions individually, select the **Pay** or **Return** radio button for each exception.
 - A user can evaluate the details of an exception by selecting it. Selecting the exception opens the *ACH exception details* page.
 4. Select **Submit**.
 - To change the decision, a user can clear the check box, and then select **Submit**.

Note

The user can only clear the check box before the exception cutoff time.

The ACH exception is sent for processing.

Correcting a check or ACH exception

In Business Online, a business user can submit a correction for a check or ACH exception. Corrections can only be made by **11:45 am est each day**. All exceptions from the same day can be worked up until the cut-off time.

CAUTION Unworked exceptions are **returned** by default.

To correct exceptions, a user must have the **Work positive pay** permission.

Note Mobile users cannot correct a check or ACH exception.

1. In the main menu, select **Positive pay**. If you have multiple payment methods activated, the Positive pay option may appear beneath the **Payments** drop-down menu option.
2. Choose a situation and complete the steps.

Situation

Selecting a check exception

Steps

- a. Select  **Work check exceptions**.
- b. In the *Check #/Reason* column of the exception that requires correcting, select **>**.
The *Check details* screen appears.

Selecting an ACH exception

- a. Select  **Work ACH exceptions**.
- b. In the *SEC/Reason* column of the exception that requires correcting, select **>**.
The *ACH exception details* screen appears.

3. Select  **Submit a correction**.
 - The **Attach to a conversation** screen, appears.
4. Choose how to submit the correction request.
 - To add to a current conversation, select  **Add to existing conversation**, and then on the **Select conversation** screen, select a conversation.
 - To add to a new conversation, select  **Add to new conversation**.

Note

If no other options work, the user can call the bank at the number provided on the screen.

- The **Messages** dashboard opens with an existing or new conversation. In the message text box, details for the selected exception appear as well as instructions for listing the requested corrections.
5. Make the necessary corrections, and then select **Send**.
 6. The exception correction is sent to the bank.

Exceptions: field definitions

In Positive pay, users can use exceptions to determine whether to pay or return issued checks and ACH payments.

Each exception on the **Work exceptions** or **Work ACH exceptions** screen displays several pieces of information. The following definitions appear in alphabetical order for quick reference.

Amount

The submitted amount that is trying to post to the pay-account account number.

Account number

The pay-out account number that the exception is trying to post to.

Payee

The person or business to whom the check is made out.

Exceptions status

The current decision status on the exception item. This status can be Return or Pay.

Return

An unselected check has a Return exception status and will not be paid.

Pay

A check that is selected has a Pay exception status and will be paid.

Check Details

When viewing exception information, a user can select a specific exception to view its details. These details then appear on the **Check details** or **Check ACH details** screen. The following definitions appear in alphabetical order for quick reference.

Note

Only some of the following items appear when viewing an exception's details.

Payee

The name on the check that is submitted by the business.

Captured payee name

The person or business on the check that is being presented.

Amount

The presented amount that is trying to post to the pay-out account number.

Images

If available, a user can view the front and back images of the check. If check images are unavailable, the *There are no images included with this check* message appears.

Account name

The payout-account name that the exception is being presented (debited) against.

Check number

The check number that is presented for payment.

Source of entry

How the check is being presented for payment.

Exception reason

The explanation for why the system flagged the presented check for review. Exception reasons include:

- **Invalid amount** - The issued check amount does not match the amount presented for payment.
- **Paid no issue** - A presented check that has not been issued yet is trying to clear.
- **Payee mismatch** - The presented payee name does not match the issued payee name.
- **Voided item** - A check is being presented that the business has voided.
- **Stale date** - A check that is presented for a payment a certain number of days past the issue date. The stale date is set in the system and varies from bank to bank and can vary from account to account.
- **Zero serial number** - The presented check has a serial number with one or multiple zeros.
- **Duplicate** - A presented item that has already been paid.

Update by

The most recent time an individual worked the exception item.

Time updated

The most recent time an individual worked the exception item.

Workstation

This field relates to the most recent individual who worked the exception item.

Protected

The system determines whether the check exception can be worked. Work statuses include:

- **Yes** - If a check exception is protected, the  appears. When locked, a user can only view the exception and cannot work it.
 - Reasons for a protected exception can include if it is past the cut-off time or if the business's account is setup with certain exception reasons. Sometimes the transaction code on the check transaction prevents it from working in Business Online.
- **No** - The user can interact with the exception and work the issued check.

DDA batch number

The number related to the incoming clearing file that the check was submitted in.

DDA sequence number

The ID number related to the presented transaction in the DDA batch.

POSITIVE PAY SETTINGS

Business users can choose to manage the types of upload templates and ACH filter rules used by other users in Positive pay.

On the Positive pay dashboard, the Settings section shows two options:

- **Manage templates** - Allows a user to create, edit, and delete the templates used when uploading check items to Positive pay.

Note

Mobile users cannot manage templates.

- **Manage ACH filter rules** - Allows a user to determine what actions other users can take when making ACH transactions.

Manage Templates

In Business Online, business users can use Positive pay to create and edit delimited and fixed upload templates. These templates allow users to customize how information from their issued items appears in their uploaded files.

Note

Mobile users cannot manage templates.

Creating a delimited template format

In Business Online, business users can create a custom delimited template format. Once created, this template can be used whenever a check is added to Positive pay through the **Upload file** functionality.

To create a delimited upload template, a user must have the **Upload positive pay** permission.

Note

Mobile users cannot edit, create, or delete Positive pay upload templates.

In Positive pay, a delimited template uses information from a delimited file to update its fields. A delimited file is a .csv file used to store structured data where each field is separated by a specific character (delimiter). Common delimiters include commas or semicolons.

1. In the main menu, select **Positive pay**. If you have multiple payment methods activated, the **Positive pay** option may appear beneath the **Payments** drop-down menu option.
2. In the Settings section, select **Manage templates**.
3. Select **+**.
 - The **Select** template format screen appears.
4. Select **Delimited**.
 - To view more details about the template format, hover over .
5. Enter a **Template name**.
6. If necessary, change the **Account Format**, **Field delimiter**, and **Text qualifier** selections.
7. In the *Column order* section, enter a **Column number** for the *Item number* and *Item amount* sections.

Note

The *Item number* and *Item amount* sections are the only required sections to create a template.

8. If necessary, complete the optional fields.
 - Some optional fields require configurations. When a **Column number** is entered for a field with a configuration, the field's configuration unlocks and can be edited. Once a user has edited the configuration, select **Save**.
 - The **Review** option is activated.
9. Select **Review**.
 - If a **Column number** overlaps, an error message appears.
 - The *Review delimited template* screen appears.
10. Review the template information, and then select **Save**.
 - To return to the previous screen to add or change information, select **Edit**.
11. The *Template saved* confirmation message appears.
12. Select **Upload template** to begin a check upload process or select **Done** and return to the Manage templates screen.

Creating a fixed position template format

In Business Online, business users can create a custom fixed position template format. Once created, this template can be used whenever a check is added to Positive Pay through the Upload file functionality.

To create a fixed position upload template, a user must have the **Upload positive pay** permission.

Note

Mobile users cannot edit, create, or delete Positive pay upload templates.

In Positive pay, a fixed position template functions similarly to a delimited format. However, rather than using a delimiter between columns, fields are set within a fixed width on a given row. This width is determined by the **Begin** and **End** fields on the Create fixed position template screen.

1. In the navigation panel, select **Positive pay**.
 - If you have multiple payment methods activated, the **Positive pay** option may appear beneath the **Payments** drop-down menu option.
2. In the Settings section, select **Manage templates**.
3. Select **+**.
 - The *Select template format* screen appears.
4. Select **Fixed format**.
 - To view more details about the template format, hover over .
5. Enter a **Template name**.
6. If necessary, change the **Account format** selection.
7. In the *Label position* section, complete the **Begin** and **End** fields for the *Item number* and *Item amount* sections.
 - The **Begin** and **End** fields accept number inputs. The range between the numbers entered in these fields determines the number of digits allowed in that column per entry.
 - In the **Begin** field, a user cannot enter 0. If 0 is entered, they cannot **Review** the template until a valid entry is provided.

Note The *Item number* and *Item amount* sections are the only required sections to create a template.

8. If necessary, complete the optional fields.
 - Some optional fields require configurations. When a **Column number** is entered for a field with a configuration, the field's configuration unlocks and can be edited. Once edited, select **Save**.
 - The **Review** option is activated.
9. Select **Review**.
 - If any **Begin** and **End** field input is used more than once, an error message appears asking the user to remove any overlapping inputs. The user cannot review the template until all overlapping inputs are removed. The *Review delimited template* screen appears.
10. Review the template information, and then select **Save**.
 - To return to the previous screen to add or change information, select **Edit**.

The **Template saved** confirmation message appears.

Select **Upload template** to begin a check upload process or select **Done** and return to the *Manage templates* screen.

Deleting an upload template

In Business Online, business users can delete an upload template. Deleting a template permanently removes it from the **Manage templates** menu.

To delete an upload template, a user must have the **Upload positive pay** permission.

Note

Mobile users cannot edit, create, or delete Positive pay upload templates.

1. In the main menu, select **Positive pay**. If you have multiple payment methods activated, the **Positive pay** option may appear beneath the **Payments** drop-down menu option.
2. In the *Settings* section, select **Manage templates**.
3. Select a template.
4. Next to the page title, select  .
 - The *Delete template* screen appears.
5. Select **Delete**.

The template is permanently removed from the template list.

Editing an upload template

In Business Online, if the bank's upload requirements change, a business user can edit existing templates to fit the new requirements.

To edit an upload template, a user must have the **Upload positive pay** permission.

Note

Mobile users cannot edit, create, or delete Positive pay upload templates.

1. In the main menu, select **Positive pay**. If you have multiple payment methods activated, the **Positive pay** option may appear beneath the **Payments** drop-down menu option.

2. In the Settings section, select **Manage templates**.
3. Select a template.
4. Edit the template as required.
 - The **Review** button activates.
5. Select **Review**.
 - The *Review [template type] template* appears.
6. Review the edited template information, and then select **Save**.

The *Template saved* confirmation message appears.

ACH FILTER RULES

In Positive pay, Business users can view their accounts' ACH filter rules. Viewing ACH filter rules allows users to identify and avoid possible fraudulent transactions.

Note

Users with Positive pay access and the **Work ACH exceptions** permission can view ACH filter rules.

ACH filter rules are set at the bank level. These filters determine what actions a user can take when making ACH transactions. Filter rules depend on the account type, but can include credit and debit limitations. These limitations can prevent ACH transactions from being sent to certain accounts and from being initiated at certain amounts.

To view ACH filter rules, in the navigation panel go to **Payments > Positive pay > View ACH filter rules**.

On the **ACH filter rules** page, users can select individual business accounts to view the account's **Filter rule details**. Here, users can view the specific filter rules applied to an account as well as the rules' criteria.

If the filter rules fail to load for an account on the ACH filter rules page, the  *Failed to load filters* error message appears beneath the account name. To reload the filters for a specific account, select **Retry**.