

Positive Pay Package



Taking extra measures to protect your business from fraud is something every owner should consider. That's why we're excited to offer you our Positive Pay Package! We've combined two of our most powerful anti-fraud products to create the ultimate defense for our clients.

ACH Positive Pay

What is ACH Positive Pay?

- ACH Positive Pay is a product that allows you to review electronic transactions posting to your account(s) to prevent electronic fraud. You're in full control. You decide which employees receive notifications about pending transactions, which transactions are paid, and which are returned.
- You can also create a list of companies you've authorized to electronically debit your account(s) on a regular basis and use that list to filter incoming items.

Why should I have it?

- ACH Positive Pay protects your business accounts from electronic payment fraud by ensuring only debits authorized by you post to your account.

Positive Pay

What is Positive Pay?

- Positive Pay is an automated payee positive pay product that allows you to detect and return fraudulent checks. Positive Pay compares the checks presented with the information you've provided to identify any exceptions. You receive notifications if there are exceptions and you decide to pay or return the checks.

Why should I have it?

- Positive Pay can help you avoid the pain and potential financial loss associated with check fraud.



bankwithchoice.com [#PeopleFirst](https://twitter.com/PeopleFirst)

Positive Pay Package Instructions



In the Business Online Banking website and mobile app, Positive Pay Package provides you controls to see ACH and Check exceptions and to quickly decide to pay or return them.

Exception Decisions

☐ All decisions
 ☒ My decisions

Check

ACH Positive Pay

Your cutoff time for decisioning is 03:00 PM ET.

Operating Account	1891	No Issue Found
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Check Exceptions Awaiting Decision

Decisions can be made from 08:30 AM to 03:00 PM ET. Checks converted to ACH electronic payments appear with "ACH" beside the check number.

<input type="checkbox"/>	Decision	Account	Check ↑	Issued Date	Issued Amount	Amount Paid	Exception Reason	Payee	Approval Status
<input type="checkbox"/>	Select Decision		1891 			\$125.00	No Issue Found		0 of 1 received Ready to transmit

Apply this decisions to the selected exceptions

ACH Exceptions Awaiting Approval and/or Decision

Decisions can be made from 8:00 AM to 03:00 PM ET. ACH exceptions with a "Pay" decision are automatically added to your list of authorized originators. Checks that have been converted into an ACH electronic payment display with a check number.

<input type="checkbox"/>	Decision	Debit Account	Originator Company Name ↑	Debit Amount	Check Number	Effective Date	Reject Reason	Approval Status
<input type="checkbox"/>	Type ▾		BIX PRODUCE COMP	\$10.35		09/16/2021	Unauthorized ACH	0 of 1 received Ready to transmit
<input type="checkbox"/>	Type ▾		COMCAST	\$775.82		09/16/2021	Unauthorized ACH	0 of 1 received Ready to transmit



Positive Pay Package Instructions



ACH Positive Pay

Users will receive up to two email alerts on days they have ACH debit exceptions. To view and decision an ACH debit exception:

- Choose **Account Services - ACH Positive Pay** from the menu.
- You will be on the **Manage Exceptions** page under the **ACH Positive Pay** option.
- Check the box beside each exception that you would like to make a decision.
- Select a **Decision** option. (Pay or Return)
- Choose **Continue**.
- Review the exceptions and **Approve/Transmit**.

Positive Pay

Users will receive up to two email alerts when they have Check exception/s. To view and decision a Check exception:

- Choose **Account Services - Positive Pay** from the menu.
- You will be on the **Manage Exceptions** page under the **Positive Pay** option and there you can make a decision on one or more exceptions.
 - Make a decision on one item by choosing the **Select Decision** link next to the exception.
 - Choose a link in the **Decision** option.
 - Apply a decision to multiple exceptions by selecting the exceptions on those you want to make a decision.
 - Choose to **Apply this decision to selected exceptions** and then choose **Apply**.
- Choose **Continue**.
- Review the exceptions and **Approve**.

ACH Exceptions Awaiting Approval and/or Decision

Decisions can be made from 8:00 AM to 03:00 PM ET. ACH exceptions with a "Pay" decision are automatically added to your list of authorized originators. Checks that have been converted into an ACH electronic payment display with a check number.

<input type="checkbox"/> Decision	Debit Account	Originator Company Name	Debit Amount	Check Number	Effective Date	Reject Reason	Approval Status
<input checked="" type="checkbox"/> Pay	---		\$17.20		09/20/2021	Unauthorized ACH	0 of 1 received Ready to transmit
<input checked="" type="checkbox"/> Add payment rule for this originating company							
Maximum Amount		ACH Transaction Type					
No Maximum		ALL					
<input checked="" type="checkbox"/> Return	---		\$218.36		09/20/2021	Unauthorized ACH	0 of 1 received Ready to transmit

Check Exceptions Awaiting Approval

Approvals for decisions can be made from 08:30 AM to 03:00 PM ET. There are no decisions awaiting approval.

Check Exceptions Awaiting Decision

Decisions can be made from 08:30 AM to 03:00 PM ET. There are no exceptions awaiting a decision.

[Continue](#)

Check Exceptions Awaiting Decision

Decisions can be made from 08:30 AM to 03:00 PM ET. Checks converted to ACH electronic payments appear with "ACH" beside the check number.

<input type="checkbox"/> Decision	Account	Check ↑	Issued Date	Issued Amount	Amount Paid	Exception Reason	Payee	Approval Status
<input checked="" type="checkbox"/> Pay		22280			\$21.27	No Issue Found		0 of 1 received Ready to transmit
<input type="checkbox"/> Select Decision		22292			\$3,781.46	No Issue Found		0 of 1 received Ready to transmit

Apply this decisions to the selected exceptions [Apply](#)

ACH Exceptions Awaiting Approval and/or Decision

No exceptions awaiting decision or approval.

[Continue](#)



Positive Pay Package Instructions



Positive Pay (Continued)

Import a Check Issue File:

- Choose **Account Services - Positive Pay** from the menu.
- Click on the **Import Issues** tab.
- Select a file definition and choose **Continue**.
- **Browse** for the file you want to import.
- Choose **Import File** to import the file and automatically apply your approval.
- Review your import confirmation and address all import exceptions.

Import Confirmation



The file has been successfully received and is being processed.

[Import another file](#)

File Definition Name:

PP Test [REDACTED]

Description:

PP Test [REDACTED]

File Name:

Positive Pay 8-25-21 Corrected File.csv

File Type:

Delimited

Adding Check Issues

Single Check Issues can be added manually to the system.

- Choose **Account Services - Positive Pay** from the menu.
- Choose **Enter Issues** under the **Positive Pay** option
- Enter the **Account**, **Check Number**, **Amount** of the check, **Issued date**, the **Issue type** (Issue or Void) and the name of the **Payee**.
- Choose **Continue**.
- Verify the information and choose to **Add Issue**.

Account Information

Account:

Business Checking - Checking - [REDACTED]

Item Details

Check Number:

1234

Amount:

\$1.00

Issued Date:

09/21/2021

Issue Type:

Issue

Payee:

Choice Bank

To submit this request without approving, click [Submit for approval](#).

Add Issue

Cancel

