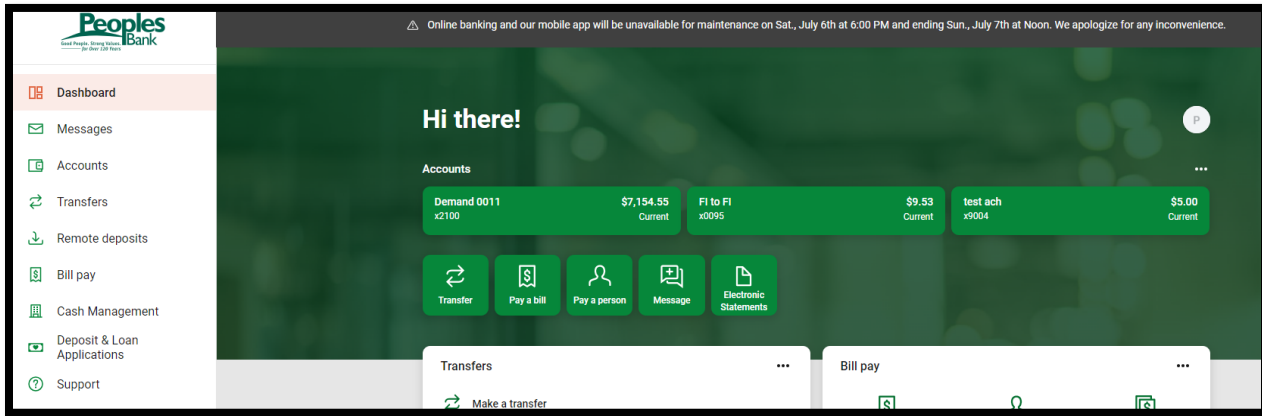


Customer Positive Pay Experience

Log into to Online Banking Platform
Choose Cash Management from Dashboard.
If Applicable - Enter token number.

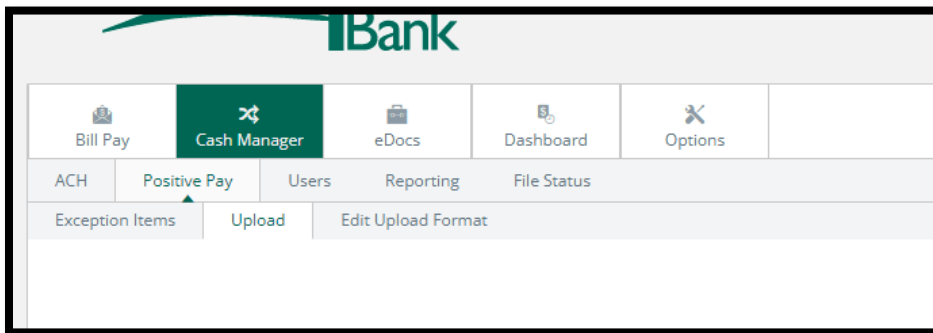


Reporting Checks

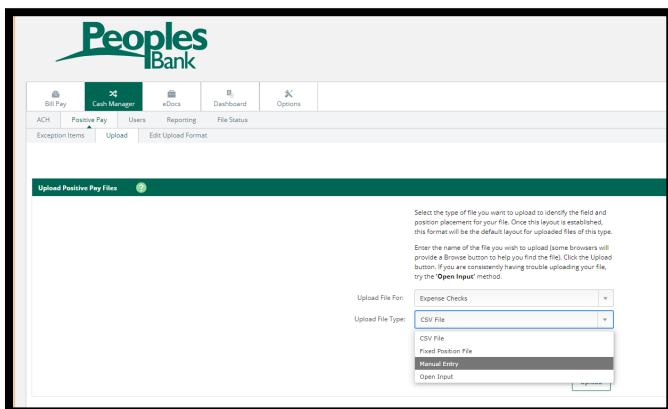
There are 2 ways to report checks to the bank. You can manually enter in the check numbers or you can upload a file.

To manually upload checks to the system

Cash Manager > Positive Pay > Upload



Upload File for: Choose the account you are reporting checks for
Upload File Type: Choose Manual



On the next screen, enter your issued checks.

Check Number

Date Issued

Check Amount

Type: Debit (for a check); Void – if it is voided or stop pay item

Payee: Enter payee on the check. This MUST be an EXACT match to how the check was issued.

Once completed, click Upload

Check Number:	Date Issued:	Check Amount:	Type:	Payee:
1		23	Debit	
2		23	Debit	
3		23	Debit	
4		23	Debit	
5		23	Debit	
6		23	Debit	
7		23	Debit	
8		23	Debit	
9		23	Debit	
10		23	Debit	
11		23	Debit	

On the next screen, hit Refresh List until the Queued item states View Details. You may need to do this a few times depending on your file size.

File Name	Format	Type	Related Account	Upload Date	Status
ArpManualEntry_bbarton1_241113.txt	Text	PosPay	Expense Checks	11/13/2024 9:14:06 AM	Queued
2100 Expense Cks Positive Pay Upload File.csv	Comma	PosPay	Expense Checks	11/10/2024 12:56:36 PM	Uploaded
48615 Disbursement Positive Pay Upload File.csv	Comma	PosPay	Disbursement Checks	11/10/2024 12:32:33 PM	Uploaded

Click View Details

File Name	Format	Type	Related Account	Upload Date	Status
ArpManualEntry_bbarton1_241113.txt	Text	PosPay	Expense Checks	11/13/2024 9:14:06 AM	View Details
2100 Expense Cks Positive Pay Upload File.csv	Comma	PosPay	Expense Checks	11/10/2024 12:56:36 PM	Uploaded
48615 Disbursement Positive Pay Upload File.csv	Comma	PosPay	Disbursement Checks	11/10/2024 12:32:33 PM	Uploaded

Review the reported items. If all looks correct, Click Approve. If changes need to be made, click Cancel and redo your file.

Status:	Check Number:	Date Issued:	Payee:	Amount:
Successful	00000012345	11/13/2024	test	\$1.00
Successful	00000012345	11/13/2024	test	\$1.00

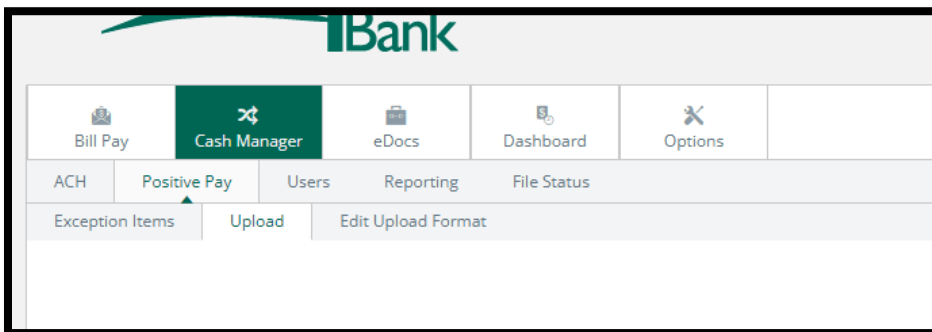
Total: 2 check(s) \$2.00

Uploading a Positive Pay file

Before using this option, you need to set up your upload format – See instructions below.

Note: You will need to upload a separate file for each account.

Cash Manager > Positive Pay > Upload



- Upload File for: Choose the account number
- Upload File Type: Choose format (.csv file; fixed position file; Manual input; Open Input)
- Choose File: allows you to browse to the file that needs to be uploaded

Upload Positive Pay Files

Select the type of file you want to upload to identify the field and position placement for your file. Once this layout is established, this format will be the default layout for uploaded files of this type.

Enter the name of the file you wish to upload (some browsers will provide a Browse button to help you find the file). Click the Upload button. If you are consistently having trouble uploading your file, try the 'Open Input' method.

Upload File For:

Upload File Type:

No file chosen

NOTE: Maximum upload file size is 4052 MB.

- Click Upload

On the next screen, hit Refresh List until the Queued item states View Details. You may need to do this a few times depending on your file size.

File Name	Format	Type	Related Account	Upload Date	Status
ArpManualEntry_bbarton1_241113.txt	Text	PosPay	Expense Checks	11/13/2024 9:14:06 AM	Queued
2100 Expense Cks Positive Pay Upload File.csv	Comma	PosPay	Expense Checks	11/10/2024 12:56:36 PM	Uploaded
48615 Disbursement Positive Pay Upload File.csv	Comma	PosPay	Disbursement Checks	11/10/2024 12:32:33 PM	Uploaded

File Name	Format	Type	Related Account	Upload Date	Status
ArpManualEntry_bbarton1_241113.txt	Text	PosPay	Expense Checks	11/13/2024 9:14:06 AM	View Details
2100 Expense Cks Positive Pay Upload File.csv	Comma	PosPay	Expense Checks	11/10/2024 12:56:36 PM	Uploaded
48615 Disbursement Positive Pay Upload File.csv	Comma	PosPay	Disbursement Checks	11/10/2024 12:32:33 PM	Uploaded

Click View Details

Review the reported items. If all looks correct, Click Approve. If changes need to be made, click Cancel and redo your file.

Status:	Check Number:	Date Issued:	Payee:	Amount:
Successful	00000012345	11/13/2024	test	\$1.00
Successful	00000012345	11/13/2024	test	\$1.00

Total: 2 check(s) \$2.00

After items are verified, Select **Approve**

NOTE: A file MUST be approved prior to uploading another file

VOIDING ISSUED ITEMS

There may be times when an item must be voided. Items can be voided through online banking even if they have already been uploaded.

- Voided Items can be reported via your uploaded file. You will just need to make sure that a Void Indicator & Void Date are included in the file. These 2 fields MUST also be included in the File Upload Format screen.
- If voiding an item manually, select Void from the Type Column.

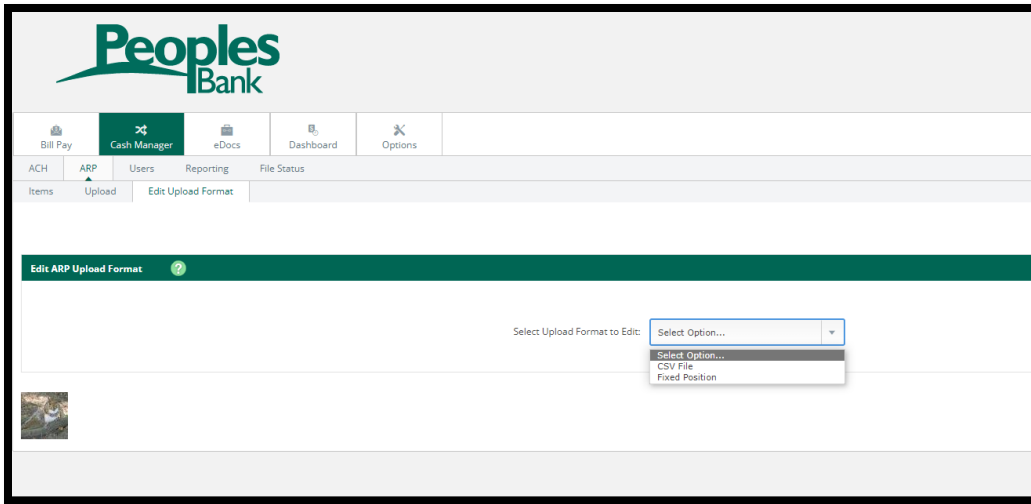
Check Number:	Date Issued:	Check Amount:	Type:	Payee:
1 5114	03/03/2016	100.00	Void	John Doe
2			Debit	
3			Debit	

FILE UPLOAD FORMAT

If submitting items via a file upload, you must define what your file looks like. At a minimum, we need item serial number, payee, and item amount.

A .csv file format (Comma Delimited) is created in Excel and saved as a .csv file. **This option is recommended.** In this format, you will need to define which data point is in which column (Example: Check number is column 1)

Select: **Edit Upload Format**



For .csv – Comma Delimited: Define which column is for which data point.

Please make note of your file format, if the file you submit is not in this format, it will not work correctly

.CSV

The screenshot displays the 'Edit CSV File Upload Format' configuration screen. The title bar reads 'Edit ARP Upload Format'. The main content area is titled 'Edit CSV File Upload Format:'. It contains the following fields and controls:

- Account Number: Select Option... dropdown
- Account Type: Select Option... dropdown
- Chk: input field
- Sav: input field
- Christmas Club: input field
- GL: input field
- Debit / Credit: Select Option... dropdown
- Debit Indicator: input field
- Credit Indicator: input field
- Item Number: Select Option... dropdown
- Item Amount: Select Option... dropdown
- Issue Date: Select Option... dropdown
- Date Format: dropdown
- Void Date: Select Option... dropdown
- Date Format: dropdown
- Payee: Select Option... dropdown
- Payee Address 1: Select Option... dropdown
- Payee Address 2: Select Option... dropdown
- Payee Address 3: Select Option... dropdown
- Payee Address 4: Select Option... dropdown
- Void Indicator: Select Option... dropdown
- Yes Indicator: input field
- Stop Indicator: Select Option... dropdown
- Yes Indicator: input field

At the bottom of the form are three buttons: Cancel, Reset, and Save.

A Fixed Position file format is created and saved in Notepad. In this format, you need to define the positions for each data point (Example: Check number is positions 1 to 10).

Fixed Position

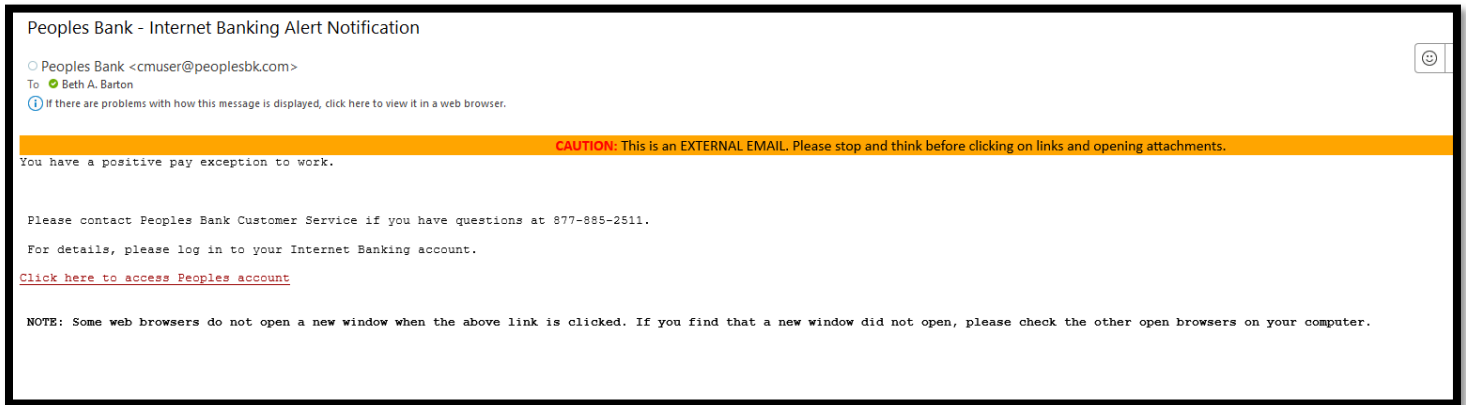
Edit Fixed Position File Upload Format:

	Begin	End				
Account Number	<input type="text" value="0"/>	<input type="text" value="0"/>				
Account Type	<input type="text" value="0"/>	<input type="text" value="0"/>	Chk <input type="text"/>	Sav <input type="text"/>	Christmas Club <input type="text"/>	GL <input type="text"/>
Debit / Credit	<input type="text" value="0"/>	<input type="text" value="0"/>	Debit Indicator <input type="text"/>	Credit Indicator <input type="text"/>		
Item Number	<input type="text" value="0"/>	<input type="text" value="0"/>				
Item Amount	<input type="text" value="0"/>	<input type="text" value="0"/>				
Issue Date	<input type="text" value="0"/>	<input type="text" value="0"/>	Date Format	<input type="text"/>	▼	
Void Date	<input type="text" value="0"/>	<input type="text" value="0"/>	Date Format	<input type="text"/>	▼	
Payee	<input type="text" value="0"/>	<input type="text" value="0"/>				
Payee Address 1	<input type="text" value="0"/>	<input type="text" value="0"/>				
Payee Address 2	<input type="text" value="0"/>	<input type="text" value="0"/>				
Payee Address 3	<input type="text" value="0"/>	<input type="text" value="0"/>				
Payee Address 4	<input type="text" value="0"/>	<input type="text" value="0"/>				
Void Indicator	<input type="text" value="0"/>	<input type="text" value="0"/>	Yes Indicator	<input type="text"/>		
Stop Indicator	<input type="text" value="0"/>	<input type="text" value="0"/>	Yes Indicator	<input type="text"/>		

Working Positive Pay Exception Items

If an item is presented for payment but does not match what was previously uploaded, the item becomes an exception. Review each exception and determine if the item is to be paid or returned. Examples of exception items include: Invalid amount, Item not issued, Voided item, Zero serial number, Invalid Payee, duplicate.

If you have Positive Pay exceptions, you should receive an email notification.



To work these exceptions,

- Login to your online banking.
 - Cash Manager > Positive Pay > Exception Items
- Review your exception items to determine if these are valid items.
 - Click on the Check number to view an image of the check
 - Click on Details for the exception reason.
- Make a decision to pay or return the items.
 - To pay the item, select the box under the Pay Column.
 - To return the item, leave the box unchecked.

The screenshot shows the "View/Work Positive Pay Items" interface. At the top, there is a dropdown menu for "View items for:" set to "ADVAN CK 0003". Below this is a table with columns for "Check Number:", "Amount:", "Payee:", "Pay:", and "Protected:". The table contains three rows of data. Each row has a "Details" link and a "Pay:" checkbox. A "Submit" button is located at the bottom right of the table.

Check Number:	Amount:	Payee:	Pay:	Protected:
4005	\$23.98		<input type="checkbox"/>	Details
4000	\$25.00		<input type="checkbox"/>	Details
8000	\$2,500.00		<input type="checkbox"/>	Details

CUSTOMER RESPONSIBILITIES

- For every check issued, a positive pay file needs to be uploaded to Peoples Bank through the online banking system.
 - Files should be uploaded before items are given to Payees.
- You will receive an email notification if you have Positive Pay exception items to work. These will need to be worked the same day by 4pm CST the email is received.
 - **If an item is not worked, it will be returned.**
- Items that try to clear your account that aren't in the positive pay file will have to be worked. These will be exception items in the online banking system.
 - Checkmark the box to Pay to indicate items are ok.
 - Leave box blank to indicate the item needs returned.