



Positive Pay Guide

Description: Positive pay is a check-fraud preventing tool integrated with online banking. Use of this tool may help reduce unauthorized checks by checking against a list of currently outstanding items.

Entering Items into the Positive Pay System (PPS)

1. Go to *Cash Manager > ARP > Upload*
 - After making the correct selections for account and file type, locate the file to be uploaded using *Browse*. Select *Upload*.

A screenshot of the Positive Pay Upload interface. It features three dropdown menus: "Upload File For:" with "Company A" selected, "Upload File Type:" with "Saved Upload Format" selected, and "Saved Format:" with "CET" selected. Below these is a file selection area with a "Browse..." button. A note states "NOTE: Maximum upload file size is 4052 MB." and an "Upload" button is located at the bottom right of the form area.

Upload File For: Company A

Upload File Type: Saved Upload Format

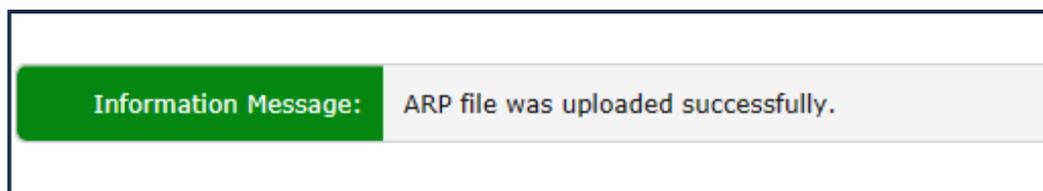
Saved Format: CET

Browse...

NOTE: Maximum upload file size is 4052 MB.

Upload

- The page will refresh and a list of files will display.
 - Select *Refresh List* and click on *View Details*.
2. The file contents will be displayed.
 - If all looks correct, select *Approve*.
 - If something did not upload correctly and needs to be modified, select *Cancel*, correct the file and upload again.
 3. Once *Approve* is selected, you will receive a success message.



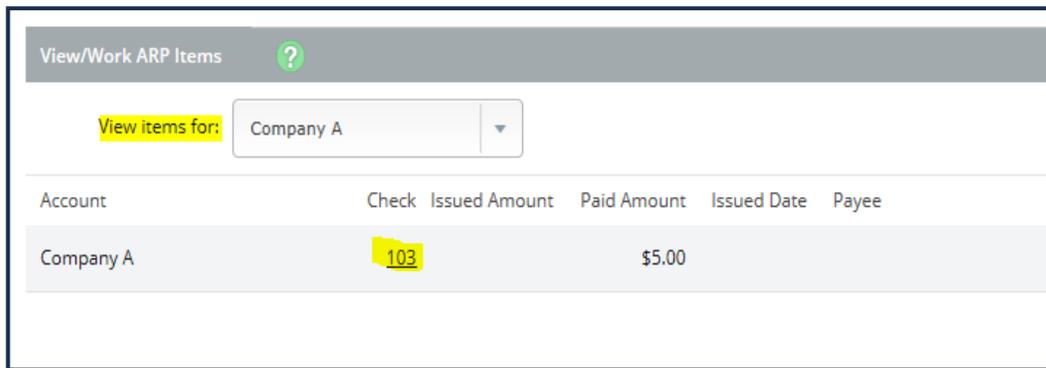
Approving Positive Pay Exceptions

1. We recommend enrolling for an email notification under Settings > Alerts > Events
 - This will send an automatic email when exceptions are present.



A screenshot of a settings box titled "Positive Pay Exceptions". It contains two checkboxes: "Email" and "Login", both of which are currently unchecked.

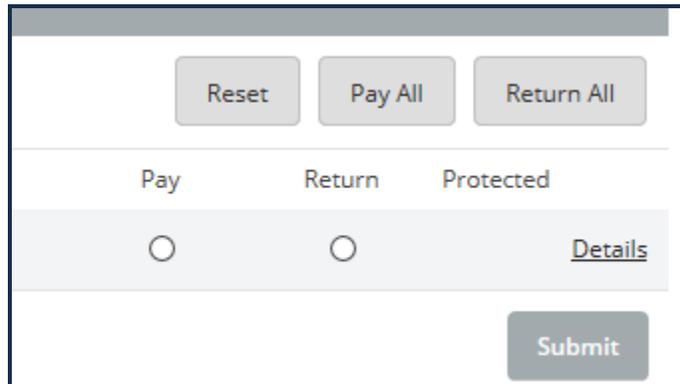
2. To pay or reject an item, go to Cash Manager > ARP
 - You may view items for each account as well as an image of the check by selecting the check number.



A screenshot of the "View/Work ARP Items" interface. At the top, there is a header with a question mark icon. Below the header, there is a "View items for:" label followed by a dropdown menu currently set to "Company A". Below this is a table with the following columns: Account, Check, Issued Amount, Paid Amount, Issued Date, and Payee. The table contains one row for "Company A" with a check number of "103" and a paid amount of "\$5.00".

Account	Check	Issued Amount	Paid Amount	Issued Date	Payee
Company A	103		\$5.00		

- To view additional information for the exception, select Details
- Once ready, select either *Pay*, *Return*, or *Pay All*, *Return All* and then *Submit*



A screenshot of the action buttons for the exception. At the top, there are three buttons: "Reset", "Pay All", and "Return All". Below these are three radio buttons labeled "Pay", "Return", and "Protected". The "Pay" radio button is selected. To the right of the radio buttons is a link labeled "Details". At the bottom right, there is a "Submit" button.

3. Please note that all checks must be decided by **11:00AM MT**.
 - For the PPS to be effective, any items not decided by 11AM will be returned with a *Refer to Maker* message.