



Positive Pay Quick Start Guide

CUTOFF TIMES

1:00 p.m. Exception Item decisions
10:00 p.m. Submission of Issued Checks File

Note: All Exception items that do not have decisions will be automatically returned.

FILE FORMAT MAPPING

The Bank will complete the mapping for you once we have received your sample file.

Your file must include the check number, amount and issued date of the checks. It may also include the account number, account nickname, notes, issued payee, a void indicator for voided checks and/or a stop payment code. The Bank will use your sample file to map the format for all future files. If you change your file format please call us at 805-880-7606 so we can update the file mapping to your new format.

CHECKS ISSUED FILE

Please be sure to upload your Issued Checks file each time you issue checks from your account. The file must be uploaded by the cutoff in order for it to be matched against items presented to your account. If your Issued Checks File is uploaded after the cutoff, it will not be included with the bank's processing file until the next business day.

The system will match your issued checks against the items presented to the Bank based on the check number, amount, date and payee. Any items that are not matched will be listed in your Exception Items for your review.

PAYEE MATCH

Payee match uses Optical Character Recognition (OCR) to match the name of the payees from your Issued Checks File against the items presented in your account. Any payees that do not match will be listed in your Exception Items for your review.

In order for the OCR system to properly read your checks, it's important that your Issued Checks File is formatted the same way that your check was created. For example; John Smith vs Smith, John. Checks with typed or printed font will also read better than handwritten checks.

EXCEPTION PROCESSING

The check and ACH Exception Items will be listed together under Quick Exception Processing or Exception Items. You can easily work through the list and decide if the item should be paid or returned. Any items that have not been decided by the cutoff will default to return.

ACH AUTHORIZATION RULES

ACH filtering allows you to establish which incoming ACHs you would like to accept to pay through your account. You can set up the filters within the ACH Authorization Rules and may update them at any time. For example, if a merchant has changed their Company ID or other identifying information, you will need to update the information ACH Authorization Rules in order for the system to accept the entries without moving them to your Exceptions.