

# Associated Connect<sup>®</sup>

Reference Guide: Positive Pay



## Positive Pay

The Positive Pay service helps you prevent check fraud by examining questionable checks online and then determining whether each check should be paid or returned.

### How It Works

- You report your check issue activity by importing check information originating from your check payment system or by manually entering issue information.
- Associated Bank matches this information against checks presented for payment.
- If there is a discrepancy, the check appears in a list on the Exceptions screen. Review any discrepancies and view a check image.
- After assessing the discrepancies between your check and what was presented, you can decide if you want to pay the check or have it returned to you.

### Key Features

**Positive Pay Formats** – Positive Pay Formats are used to establish the format of positive pay files that are imported. When you import a positive pay file to Associated Bank, it must match the import format that you select on the Positive Pay Run Import screen. See the Positive Pay Formats section for more information.

**Import Check Information** – For users importing information through the Positive Pay Import feature, use the Run Import function to submit check issue information originating from your accounting system. To do this, you use the export capability of your accounting system to create a file of check records and then import the check data through your web browser. Use the Import Report to review any problems that may occur in your import file.

**Maintain check issue information** – Use the Issue Maintenance feature's Add Issues/Voids screen to enter check information directly through your web browser and use the Change Status screen to change a check's status from Issue to Void or Void to Issue.

**Monitor the status of checks** – Use the Positive Pay Monitor screen to find out the current processing status of issued checks and exceptions.

**Make exception decisions** – Use the Exceptions screen to make pay or return decisions when there is a discrepancy between your check information and the presented check. To help you make a decision, you can view a scanned image of the check as presented for payment. You can also make a pay with issue decision to pay the check and provide missing issue data to the bank.

## Positive Pay Workflow

The Positive Pay workflow starts with information entered into the system database and ends with actions you take. Detailed step-by-step instructions appear later in this guide.

1. Create a Positive Pay Import Format to define the characteristics of the check data file you import to Positive Pay.

### Sample Import File

```
075900585,0077763852,000141,227451,082820xx,Test Payee Name 01
075900585,0077763852,000142,237451,082820xx,Test Payee Name 02
075900585,0077763852,000143,247451,082820xx,Test Payee Name 03
075900585,0077763852,000144,257451,082820xx,Test Payee Name 04
```

### Sample Import File Format

#### Manage Positive Pay Import Formats

**Import Format Criteria**

Format Type	Delimited	Service	Positive Pay
Format Name *		Transaction Type	Any
Activation Date *	<input type="text" value="02/13/20xx"/>	Financial Instrument	Check
Deactivation Date	<input type="text"/>	Description	<input type="text"/>

**Import Information**

This format will include \*

Issue and Voids  
 Only Issues  
 Only Voids

Issue Indicator *	<input type="text"/>	Void Indicator *	<input type="text"/>
Header Lines	<input type="text" value="0"/>	Record Delimiter	(enter) ▼
Field Delimiter	(,comma) ▼	Text Qualifier	none ▼
Date Separator *	none ▼	Date Format *	MMDDYYYY ▼
Amount Format *	As Is ▼		

**Set Data Parameters**

Field Name	Field Order	Default Value	Included In Issues	Included In Voids
Record Indicator *	<input type="text"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Account Number *	<input type="text"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Serial Number *	<input type="text"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Issue Amount *	<input type="text"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Issue Date *	<input type="text"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Use <input checked="" type="radio"/> ABA# <input type="radio"/> Bank ID	<input type="text"/>	<input type="text"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Payee Name	<input type="text"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Check Memo	<input type="text"/>		<input checked="" type="checkbox"/>	

2. Import your check information.

#### Import An Issue File

**Basic Info**

Format Name *	Expense Reimb. ▼
File Name/Location *	<input type="text"/> <input type="button" value="Browse..."/>

3. View the Import Report.

### View Issue File Import Report

**Service:** Positive Pay      **Format Name:** Payroll  
**Organization ID:** democomp      **Organization Name:** Demo Company  
**User ID:** cjones      **Import Date:** 02/13/20xx  
**Import Time:** 12:38:56      **File Location:** \\NET-FSD01\Users\cjones\Upload Files\checkIssue.txt  
**Report Date:** 02/13/20xx      **Report Time:** 12:38:56  
**Import Status:** Imported      **Status Description:** Import Successful

**Amount Totals**      **File Totals**  
 Total File Amount: \$14,844.00 USD      Total Records in File: 8  
 Total Amount Imported: \$14,844.00 USD      Total Records Imported: 8  
 Total Amount Not Imported: \$0.00 USD      Total Records Not Imported: 0

Record	ABA	Account	Serial#	Amount	Issue Date	Payee	Comments
1	075900575	78863852	000171	1,723.00	02/13/20xx	Ben E. Factor	
2	075900575	78863852	000172	1,891.00	02/13/20xx	Bo Lingbahl	
3	075900575	78863852	000173	1,767.00	02/13/20xx	Patti Mellitt	
4	075900575	78863852	000174	1,249.00	02/13/20xx	Hal Inotes	
5	075900575	78863852	000175	2,429.00	02/13/20xx	Erin D. Tyres	
6	075900575	78863852	000176	1,984.00	02/13/20xx	Hilda Climbe	
7	075900575	78863852	000177	1,976.00	02/13/20xx	Chris Anthemum	
8	075900575	78863852	000178	2,005.00	02/13/20xx	Anita Nuecarr	

4. Issue Maintenance - Add Issues/Voids.

### Add Issues and Voids

Account Number*	Serial Number*	Amount*	Issue Date*	Payee	Action	Memo
Select Account					Issue	
Select Account					Issue	
Select Account					Issue	
Select Account					Issue	
Select Account					Issue	

5. Issue Maintenance - Change Check Status.

### Change Status of Payment Items

Criteria  
 Account Number: All Accounts  
 From Serial Number:      To Serial Number:        
 From Amount:      To Amount:        
 Issue Date:      Payee:     

Results 1-1 of 1

Account Number	Serial Number	Issue Date	Issue Amount	Payee	Issue Type	Status	Action	Reason
78863852	000171	02/13/20xx	\$1,723.00	Ben E. Factor	Issue-Add	Pending Approval	Void	Incorrect Payee

- 6. Approve Issues if required.
- 7. Make Exceptions Decisions.
- 8. Approve Exceptions Decisions if required.

9. Monitor Check Status.

### Monitor Issues

Criteria  
 Account Number: All Accounts  
 Status: All      Issue Type: All  
 From Serial Number:      To Serial Number:        
 From Issue Amount:      To Issue Amount:        
 From Issue Date:      To Issue Date:        
 Payee:     

Results 1-1 of 1

Account Number	Serial Number	Issue Date	Issue Amount	Payee	Issue Type	Status	Date/Time
79963852	008857	02/13/20xx	\$667.67	Kerry A. Tune	Issue-Add	Pending Approval	02/13/20xx 12:16:21

## Create a Positive Pay Format

Positive Pay Formats define the characteristics of the check data you import to the Positive Pay service. The system uses the format to make sure each piece of information in the file makes its way to the proper place in the internal database. Once you create a format, you can use it any time you import a check file.

1. Click **My Profile** at the top of the page. Click **Edit** next to Manage Core Banking Services.
2. Under the Formats & Templates section, click **Create Positive Pay issue import formats**. The Manage Positive Pay Import Formats screen appears.
3. For Format Type, select either Fixed Width or Delimited, enter the appropriate information for the format and click **Continue**. Click **Help** to view descriptions of each field.
4. Enter or select information in the File Information section.
5. Complete the **Set Data Parameters** section.

The parameters for the Fixed Width format are as follows:

**Field Names** – Each of the fields available for inclusion in the format is listed. The field names that appear on this screen change according to the service you select. An asterisk (\*) denotes required fields. The Check Memo field is not available for all transaction types.

**Start Position** – The field's beginning position in the record. If Account Number is the second field in the record and the first record occupies 10 spaces, the Account Number starting position is 11. You must enter a value if the field is required. Number, 1-999.

**Stop Position** – The field's ending position in the record. If Account Number occupies 10 characters and it begins at position 11, then the ending position is 20. You must enter a value if the field is required. Number, 1-999.

**Note:** *When a user creates an import file, the file must have the same number of characters or spaces as defined in the record format. For example, if the format defines the Issue Amount field as 12 characters (including the decimal) and the actual amount is 999.99 dollars, the remaining six positions must be spaces.*

The parameters for the Delimited format are as follows:

**Field Names** – Each of the fields available for inclusion in the format is listed. The field names that appear on this screen change according to the service you select. An asterisk (\*) denotes required fields. The Check Memo field is not available for all transaction types.

**Field Order** – The number that indicates where in the file the field appears. If Account Number is the second field in the file, enter "2." You must enter a value if the field is required.

**Default Value** – You can enter a default value that will be used if the imported file does not contain a value. For instance, you may include an account number as a default value. You would then not be required to include the account number in the export file, although you would still need to leave space for it. If the import file contains a value, it overwrites the default value.

6. Click **Submit** to save the format.

## Import Check Information

The Positive Pay Import feature allows you to submit check information to the system database using your check writing software.

1. Click Positive Pay. Depending on how many services you have, Positive Pay may be grouped under the Account Services category.
2. From the top menu, select Import > Run Import.
3. Select the format from the Format Name dropdown list.
4. Enter the path to the import file you created from your spreadsheet or accounting package in the File Name/Location field, or click Browse to navigate to the file.
5. Click Submit. A message appears stating that the import was successfully started.
6. Review the import in one of the following ways:
  - View an Import Report to review any import errors.
  - Review Dashboard messages regarding success, partial success or failure.
  - Use the Monitor Issues screen to review current information and status.

**Failure** – If an import file is not successfully transferred from your computer to Positive Pay, an import report is not generated. If the transfer fails, a message appears stating Import Failed.

**Exceeds Allowable Limits** – If the number of records exceeds allowable limits set by Associated Bank, the import process will fail and no records will be loaded. If the import fails, a message appears stating Import Failed. If you do not know the maximum number of records that you can import at one time, contact Treasury Management Customer Care.

## View an Import Report

Use the Import Report feature to view a report describing record errors that may occur when you import information. If any fields in a record do not meet the requirements outlined in the Import Format, the record will not be imported. You must review the Import Report and make any required correction to the file.

**Note:** You can also access an Import Report by clicking a link in the notification message on the Dashboard.

1. Click **Positive Pay**.
2. From the top menu, select Import > View Import Report.
3. Enter a From Date. If you want to search a range of dates, also enter the To Date.
4. Click **Search**. The available Import Reports appear.
5. Click a **Report Name** to view a report.

## Add Issues and Voids

Use Issue Maintenance > Add Issues/Voids to input individual check information directly to the system.

1. Click **Positive Pay**.
2. From the top menu, select Issue Maintenance > Add Issues/Voids.
3. Select an Account.
4. Enter the check's Serial Number, Amount, Issue Date (*mm/dd/yyyy*) and Payee Name.
5. Select either Issue or Void from the Action dropdown list.
6. Enter any Memo information.
7. Click **Add Issues/Voids**.

## Change Check Status

Use Issue Maintenance > Change Status of Payments to toggle a check status between Issue and Void.

1. Click **Positive Pay**.
2. From the top menu, select Issue Maintenance > Change Status.
3. Select an Account or All Accounts, or use **Lookup** to search for an account.
4. Enter the remaining search criteria.
5. Click **View Results**. The results appear displaying all checks that match the search criteria.
6. Depending on the action you need to take, select an Action of Void or Issue.
7. If you are voiding a check, select a Reason.
8. Click **Submit**. A message appears stating that the status of the decision is available on the Monitor screen.

## Approve Issues

Use Approvals to review and approve/reject new or modified imported or entered issues and voids. If approval is required, an approval must be made before the items are released for processing.

1. Click **Positive Pay**.
2. From the top menu, select Approvals > Issues. The Approvals screen appears.
3. Items requiring approval appear on the screen. Use the search criteria to locate specific issue files or items.
4. Review the Issues, then select Approve or Disapprove from the Action dropdown list. If available, you can select Approve All on this page to change all items on the page to Approve.
 

**Note:** *You can also click an Import File Name link to view all items in an import file. This allows you to approve or disapprove individual items within the file.*
5. Click **Submit**. The Positive Pay service now releases the approved items for processing.

## Make Exceptions Decisions

The Exceptions screen lists the checks that show a discrepancy between the check the payee presents for payment and the check information you sent to the reconciliation system. After any check in dispute displays on the Exceptions screen, you can review it, view a scanned image of the check as it was presented, and make a decision as to whether or not to pay each check.

You must make exceptions decisions before the cutoff time displayed on the Exceptions screen.

- |   |
|---|
| 1. Click <b>Positive Pay</b> . The Exceptions screen appears, displaying exceptions for all accounts.   |
| 2. Select an Account or All Accounts, or use <b>Lookup</b> to search for an account.  |
| 3. Click <b>Get Exceptions</b> . Search results appear in the lower portion of the Exceptions screen.   |
| 4. Review each check exception. Click the Serial Number to view an image of a check. The check image reflects the check as it was presented for payment.  |
| 5. Select a Pay or Return option from the Action/Reason list.<br>If you select Pay with Issue, the Pay with Issue popup screen appears allowing you to enter additional information. Enter the appropriate information and click <b>Submit</b> .<br><i><b>Note:</b> Use this option if Associated Bank does not have a record of the check and you want to request payment and send the issue information to the Positive Pay database.</i> |
| 6. Click the <b>Adjust</b> icon to open the Adjust Check Information window and change the serial number or amount information.   |
| 7. Click <b>Submit Exception Decisions</b> after you have made all of your pay and return decisions.  |

## Approve Exceptions

Use the Approvals screen to approve Positive Pay Exception decisions. If approval is required, an approval must be made before the items are released for processing. If exceptions require approval, a message appears on the Exceptions screen stating that there are exceptions in the "Pending Approval" status.

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|--|
| 1. Click <b>Positive Pay</b> .   |
| 2. From the top menu, select Approvals > Exceptions. The Approvals screen appears.   |
| 3. Items requiring approval appear on the screen. Use the search criteria to locate specific exception items.  |
| 4. Click <b>Search</b> .   |
| 5. Review the exceptions, then select Approve or Disapprove from the Action dropdown list. If available, you can select Approve All on this page to change all items on the page to Approve. If available, you can also click the serial number to view an image of the check. |
| 6. Click <b>Submit</b> . Approved items are sent for processing. A message appears stating the number of approved or disapproved items.  |



## Monitor Check Status

You can use the Monitor screen to locate issued checks and view exceptions to review their status. You can only search for an issued check if you have sent the information to the financial institution using the Positive Pay Import or Issue features.

1. Click **Positive Pay**.
2. From the top menu, select Monitor > Exceptions or Issues. The Monitor search screen appears displaying the Issue or Exceptions search criteria.
3. Select an Account or All Accounts, or use **Lookup** to search for an account.
4. Click **Search** to find all checks that match the account number criteria or enter additional search criteria, then click **Search**.