Positive Pay Online Banking User Guide

Positive Pay is a fraud detection tool that can automate certain tasks and mitigate payment fraud risk for your business. Exception decisions must be made by 1:00 PM EST for checks and 3:00 PM EST for ACH. If an exception decision has not been made prior to the deadline, the items will be returned, unless otherwise noted on your TMMA agreement.

Check Positive Pay is a service that matches the payee's name (optional), account number, check number, and dollar amount of each check presented for payment against a list of checks previously authorized and issued by your organization.

ACH positive pay encompasses ACH Authorization and ACH Transaction Monitoring:

- ACH Authorization is a list of ACH transactions pre-approved to post to an account. An ACH authorization rule can include the originating company, standard entry class, transaction type (debit/credit), and maximum dollar amount.
- ACH Transaction Monitoring is a list of guidelines for monitoring ACH activity and alerting the client of items that exceed these guidelines. An ACH monitoring rule can include guidelines on the originating company, standard entry class, amount, and debit/credit designation.

Making Pay/Return decisions

Use Positive Pay as a fraud prevention service to make pay/return decisions that are identified as exceptions by First Merchants Bank, per the check issue files (see Submitting an Issued Check File section below) you sent to the Bank, or the ACH business rules you set up within Positive Pay.

To make Pay/Return decisions:

- 1. In the navigation menu, select Services > Positive Pay.
- 2. Select an account in the accounts drop-down list, or search for an account in the search box.





Positive P	ay		Launch Advanced Option
exceptions Ad	dd Check Submit Issued Check	k File	
ccounts		Search PosPay Exceptions	
All Accounts		✓ Q Search	
itatus		\$5,000.00 Blocked Transaction	
Decision Needed	×	Account Name: Ops1000 Paid Date: 1/8/2024	Account Number: 987654321 SEC Code: TEL
\$5,000.00	Blocked Transaction Issued Payee: Found Payee:	Description: Company ID: 121231234	Transaction Type: Credit
\$2,500.00	Unauthorized ACH Trans	Pay Return	
\$500.00	Unauthorized ACH Trans		
\$125.75	Unauthorized ACH Trans		

- 3. From the Exceptions tab, click the Status drop-down list and select Decisions Needed, Decisioned, or All.
- 4. Select the Exception from the Decisions Needed list. The transaction details will display.
- 5. Click Pay or Return.
- 6. For Returns, select a reason in the drop-down list.
- 7. Select Submit All Decisions.

For ACH transactions:

- 1. Click on an ACH transaction for which a decision is required. The transaction details will display.
- 2. Click Pay or Return.





Positive P	Pay		Launch Advanced Options
Exceptions Ac	dd Check Submit Issued Check I	ile	
	e given a decision of Return if decisions a	e not made by 1:30 PM Central Time (US & Canada).	
Accounts All Accounts	~	Search PosPay Exceptions	
Status		\$2,500.00 Unauthorized ACH Transaction	
Decision Needed	\sim	Account Name: Ops1000 Account Number: 987654321 Paid Date: 1/8/2024 SEC Code: PPD	
\$5,000.00	Blocked Transaction Issued Payee: Found Payee:	Description: American Express (AMEX) payment Transaction Type: Debit Company ID: 121231234	
\$2,500.00	Unauthorized ACH Trans	Pay Return	
\$500.00	Unauthorized ACH Trans		
\$125.75	Unauthorized ACH Trans		
		Total Exceptions (16) \$43,356.90 Total Decisioned	(0) \$0.00 Submit Decisions

3. For Returns, select a reason in the drop-down list.

Adding a check

If you have Allow users to add/edit transactions entitlement, you will be able to add a check.

To add a check:

1. In the navigation menu, select Services > Positive Pay. The Positive Pay page appears.

First Merchants Bank Helping you prosper			Good Afternoon, Chris Client
Home Transfers and Payments Services	Information Reporting User Settings	Admin Tools Connect With Us Log Off	
Positive Pay			Launch Advanced Options
Exceptions Add Check Submit Issue	ed Check File		
Amount	Payee (optional)	Account	
\$	0.00		\sim
Issue Date	Check Number	Auto In	crement
02/18/2024	** #		u en en.





2. Select the Add Check tab

First Merchants Bank Helping you prosper	First Merchants Bank Helping you prosper Good Afternoon, Chris Client								
Home Transfers and Payments Services Information P	Reporting User Settings Admin Tools Connect With Us	Log Off							
Positive Pay	Positive Pay								
Exceptions Add Check Submit Issued Check Fil	e								
Amount	Payee (optional)	Account							
\$ 0.00			\sim						
Issue Date	Check Number	Auto Increment							
02/18/2024									
			Add Check						
CHECKS ADDED									
	<u>_</u>								
	No Checks to display No Checks have been uploaded this session.								

- 3. On the Add Check tab
 - a. Enter an Amount.
 - b. Enter a Payee (Optional).
 - c. Select an Account.
 - d. Select an Issue Date.
 - e. Enter a Check Number.
 - f. Select the Auto Increment check box (Optional).
- 4. Click Add Check.

Submitting an Issued Check File

To Submit an Issued Check File:

1. In the navigation menu, select Services > Positive Pay. The Positive Pay page appears.





Positive Pay	Launch Advanced Options
Exceptions Add Check Submit Issued Check File	
File Mapping Type	
Standard Format V Choose File	
Account V Ops1000	Process File
ISSUED CHECK PROCESSING LOG	
No Check Files to display	
No Check Files have been uploaded today.	

2. Select the Submit Issued Check File tab.

Positive Pay	Launch Advanced Options
Exceptions Add Check Submit Issued Check File	
File Mapping Type	
Standard Format V Choose File	
Account Ops1000	
	Process File
ISSUED CHECK PROCESSING LOG	
No Check Files to display No Check Files have been uploaded today.	

- 3. Click File Mapping Type drop-down and select the file format.
- 4. Choose File to import.
- 5. Click the Account drop-down and select the account these checks are being drawn on.





Positive Pay	Launch Advanced Options
Exceptions Add Check Submit Issued Check File	
File Mapping Type	
Standard Format	Choose File
Account	
Ops1000	
	Process File
ISSUED CHECK PROCESSING LOG	
	No Check Files to display
	No Check Files have been uploaded today.

6. Click Process File.

Accessing Advanced Options

You can click on Launch Advanced Options in the top right-hand corner to launch the full Positive Pay solution, where you can find all the additional features including user setup.

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•	Collapse All - Exception Processing Quick Exception Filecessing	All Client IDs	*	Quick Exception Processing
~	Halisacaon Processing	Bearch exceptions	٩	±
	Submit Issued Check File Add New Issued Check	Decisions Needed (0)	\$0.00	There are 5 exceptions to review.
	Void a Check Check Search	AMOUNT MISMATCH Ops1000	\$10,000.00 #17849	Exceptions will be given a decision of Return if decisions are not made by 11:30 AM Central Time
-	ACH Transaction Search Transaction Reports	DUPLICATE PAID ITEM Ops1000	\$3,664.68 #18008	(US & Canada).
	Exception Items Daily Checks Issued Summary	PAYEE NAME MISMATCH - 1 ISSUED PAYEE Ops1000	NO \$2,619.74 #17929	5 Decisions Needed
	Stale Dated Checks Transaction Extract	STALE DATED ITEM Ops1000	\$201.15 #17960	
	Account Reconciliation Summary Check Reconciliation Summary	VOIDED ITEM Ops1000	\$2,079.06 #17788	Decisioned
	Deposit Reconciliation Summary	 Decisioned (0) 	\$0.00	
	Payee Match Report	Total (0)	\$0.00	
	ARS ACH Reporting Files Incoming ACH Originator Report			
2	Client/Account Maintenance			
	File Mapping ACH Authorization Rules Transaction Filter User Setup - Client Users			
	Audit Reports			

In the navigation menu, select Quick Exception Processing.

For Check Processing, the options are Pay or Return.





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Collapse All - Exception Processing Quick Exception Processing	All Client IDs		uick Exception Proces	sing		
Transaction Processing	Search exceptions Q				*	×
Submit Issued Check File	-					
Add New Issued Check	 Decisions Needed (9) 	\$25,344.56	PAID NOT ISSUED			
Void a Check Check Search	BLOCKED TRANSACTION Ops1000	\$1,635.35	Default Decision: Return	Cutoff Time: 11:30 AM Central Time (US 8, Canada)		
ACH Transaction Search	UNAUTHORIZED ACH	\$1,846.24	Client ID: Ops1000	Check #: 18006 Amount: \$1,500)	00	
Transaction Reports	TRANSACTION Ops1000	1.100000000000000	Paid Date: 05/15/2024	Issued Date: 04/19/2024		
Exception Items	AMOUNT MISMATCH	\$10.000.00				
Daily Checks Issued Summary	Ops1000	#17849		Front Back		
Stale Dated Checks	DUPLICATE PAID ITEM	\$3,664.68		Hover over image to zoom. Click to view full-size image.		
Transaction Extract	Ops1000	#18008		1035		
Account Reconciliation Summary	PAID NOT ISSUED (2)	\$3,298.34		SAMPLE		
Check Reconciliation Summary	Ops1000			MARTY Joe Payee 18 35.00		
Deposit Reconciliation Summary	PAID NOT ISSUED	\$1,500.00 #18006		Thirty Fire and 00/100		
Payee Match Report	PAID NOT ISSUED	\$1,798.34				
ARS	Ops1000	#18007		Demo Bank		
ACH Reporting Files	PAYEE NAME MISMATCH - NO	\$2,619.74				
Incoming ACH Originator Report	ISSUED PAYEE	#17929				
Client/Account Maintenance	Ops1000			(\$)		
File Mapping	STALE DATED ITEM Dos1000	\$201.15		Pay Return		
ACH Authorization Rules	0001000 0001000	******				
Transaction Filter	Decisioned (0)	\$0.00	-			
User Setup - Client Users	Total (9)	\$25,344.56				
Audit Reports						_

1. Select your Decisions Needed item.

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Collapse All - Exception Processing Quick Exception Processing	All Client IDs		Quick Exception Processing
Transaction Processing	Search exceptions Q		≇ ×
Submit Issued Check File Add New Issued Check	Decisions Needed (9)	\$25,344.56	PAID NOT ISSUED
Void a Check Check Search	BLOCKED TRANSACTION Ops1000	\$1,635.35	Default Decision: Return Cutoff Time: 11:30 AM Central Time (US 8. Canada)
ACH Transaction Search Transaction Reports	UNAUTHORIZED ACH TRANSACTION Ops1000	\$1,846.24	Client ID: Ops1000 Check # 18006 Amount: \$1,500.00 Paid Date: 05/15/2024 Issued Date: 04/19/2024
Exception Items Daily Checks Issued Summary	AMOUNT MISMATCH Ops1000	\$10,000.00 #17849	Front Back
Stale Dated Checks Transaction Extract	DUPLICATE PAID ITEM Ops1000	\$3,664.68 #18008	Hover over image to zoom. Click to view full-size image.
Account Reconciliation Summary Check Reconciliation Summary	PAID NOT ISSUED (2) Ops1000	\$3,298.34	SAMPLE
Deposit Reconciliation Summary Payee Match Report	PAID NOT ISSUED Ops1000	\$1,500.00 #18006	Thirty first and 00/100
ARS	PAID NOT ISSUED Ops1000	\$1,798.34 #18007	C00000166 000000529+ 1000
ACH Reporting Files Incoming ACH Originator Report	PAYEE NAME MISMATCH - NO ISSUED PAYEE Ops1000	\$2,619.74 #17929	
Client/Account Maintenance	STALE DATED ITEM	\$201.15	Pay Return
File Mapping ACH Authorization Rules	Ops1000	#17960	- Pay Recom
Transaction Filter User Setup - Client Users	Decisioned (0) Total (9)	\$0.00 \$25,344.56	

2. For checks, the image will display with check details. Click Pay or Return.





PAID NOT ISSUED		
Default Decision: Return	Cutoff Time: 11:30 AM Central Time & Canada)	(US
Client ID: Ops1000 Paid Date: 05/15/2024	Check #: 18007	Amount: \$1,798.34
	Ho v Duplicate	N St.
	SA Fraudulent or Altered	1936
	Incorrect Amount	20
	Thie Cother	a #-
	C000 I Past Deadline Item Returned	
	Refer to Maker	
	Stale Dated	2

3. For Returns, select a reason in the drop-down list.

For ACH Exceptions, options are Add Rule, Pay or Return

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Collapse All - Exception Processing Quick Exception Processing	All Client IDs	- Quick Exception Processing				
2 Transaction Processing	Search exceptions	Add ACH authorization rule			* ×	
Submit Issued Check File Add New Issued Check	A Decisions Needed (7)	Description				
Void a Check Check Search ACH Transaction Search	BLOCKED TRANSACTION Ops1000	SEC Code		-		
Transaction Reports	TRANSACTION	TEL		Paid Date 05/15/2024		
Exception Items Daily Checks Issued Summary	AMOUNT MISMATCH Ops1000	Company ID 345678912				
Stale Dated Checks Transaction Extract	DUPLICATE PAID ITEM Ops1000	Debits or Credits		•		
Account Reconciliation Summary Check Reconciliation Summary	PAYEE NAME MISMATCH - NO ISSUED PAYEE Ops1000	Depts only		Return		
Deposit Reconciliation Summary Payee Match Report	STALE DATED ITEM Ops1000	Max Allowable Amount 1846.24				
ARS ACH Reporting Files	VOIDED ITEM Ops1000					
Incoming ACH Originator Report Client/Account Maintenance	 Decisioned (2) Total (9) 		Cancel Save rule			
File Mapping ACH Authorization Rules Transaction Filter User Setup - Client Users						
Audit Reports						





- 1. Select Add Rule to add an ACH authorization rule.
 - a. Enter the description
 - b. Click the drop-down list to select the SEC Code
 - c. Click the Debits or Credits for the rule.
 - d. Enter the Max Allowable Amount.

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Collapse All - Exception Processing Quick Exception Processing	All Client IDs	Quick Exception Processing	_	_
Transaction Processing	Seatch exceptions'	Add ACH authorization rule		e x
Submit Issued Check File Add New Issued Check	Decisions Needed (7)	Description		
Void a Check Check Search	BLOCKED TRANSACTION Ops1000	SEC Code		
ACH Transaction Search Transaction Reports	UNAUTHORIZED ACH TRANSACTION	TEL	↓ Paid Date 05/15/2024	
Exception Items Daily Checks Issued Summary	Ops1000 AMOUNT MISMATCH Ops1000	Company ID 345678912		
Stale Dated Checks Transaction Extract	DUPLICATE PAID ITEM Ops1000	Debits or Credits	6	
Account Reconciliation Summary Check Reconciliation Summary	PAYEE NAME MISMATCH - NO ISSUED PAYEE Ops1000	Debris only	V Return	
Deposit Reconciliation Summary Payee Match Report	STALE DATED ITEM Ops1000	Max Allowable Amount 1846.24		
ARS ACH Reporting Files	VOIDED ITEM Ops1000			
Incoming ACH Originator Report	 Decisioned (2) 		Cancel Save rule	
Clientl/Account Maintenance File Mapping ACH Authorization Rules Transaction Filter User Selup - Client Users	Total (9)			

2. Click Save rule.



