

# Positive Pay User Guide

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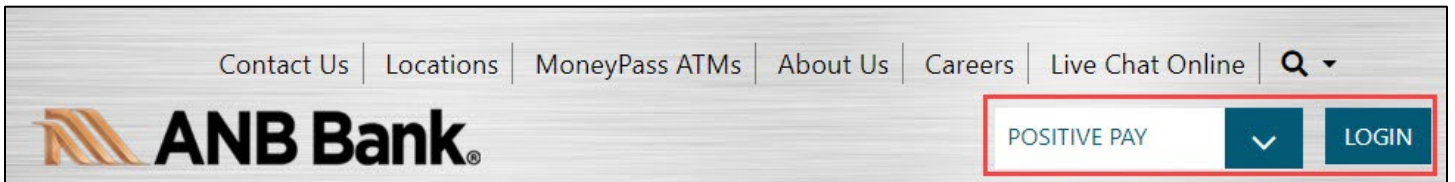
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This guide provides a basic overview of Positive Pay's most commonly used features. For more detailed instructions and questions about additional features, contact your local Treasury Management team for assistance. ANB Bank is committed to the customers we serve!

## ACCESSING POSITIVE PAY

1. To access Positive Pay, navigate to [www.anbbank.com](http://www.anbbank.com) and use the login dropdown to launch the site.

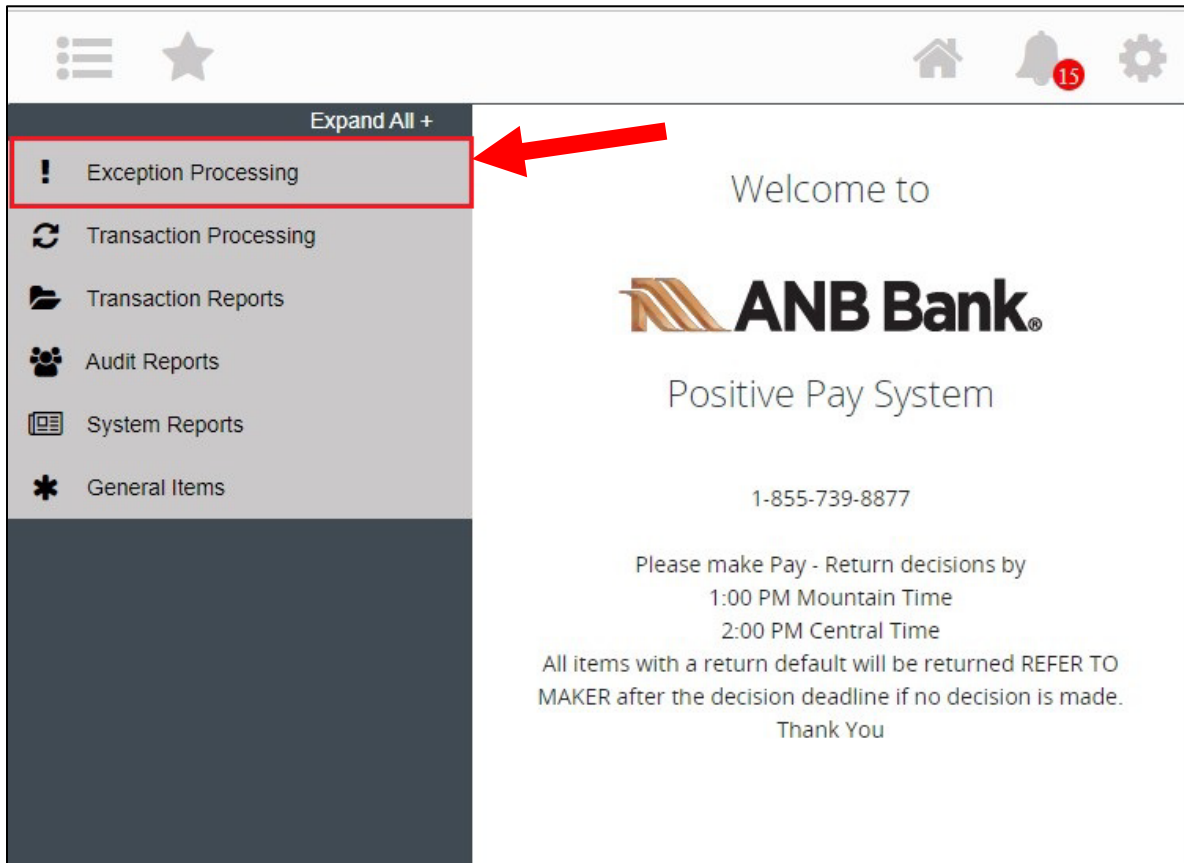


### Trouble logging in?

Contact your local Treasury Management team for assistance!

## EXCEPTION PROCESSING

1. Processing exceptions can often be a daily task. Click 'Exception Processing' from the left menu to expand the options.



- Click 'Quick Exception Processing' to view the day's items. This option will display all items that need to be decided (ACH and check exceptions, depending on enrollment), items that have already been decided, and the total amounts for the day.

Quick Exception Processing

Search exceptions

Decisions Needed (3)		\$3.10
ppach001	PAID NOT ISSUED #327	
ppach010	PAID NOT ISSUED #418	
ppach010	PAYEE NAME MISMATCH #10011191	
Decided (0)		\$0.00
Total (3)		\$3.10

There are 3 exceptions to review.

Exceptions will be given a decision of **Pay** if decisions are not made by 1:00 PM Mountain Time (US & Canada).

**3** Decisions Needed \$3.10

**0** Decided \$0.00

### QUICK EXCEPTION PROCESSING – CHECK DECISIONING

- To decision check items, click on an item under the *Decisions Needed* tab. If enrolled in check and ACH Positive Pay, the check items will be listed below the ACH items. Click the additional dropdown to view the individual items if needed.

Quick Exception Processing

Search exceptions

Decisions Needed (3)		\$3.10
ppach001	PAID NOT ISSUED #327	
ppach010	PAID NOT ISSUED #418	
ppach010	PAYEE NAME MISMATCH #10011191	
Decided (0)		\$0.00
Total (3)		\$3.10

**PAID NOT ISSUED**

Default Decision: Pay

Account ID: ppach001    Check #: 327    Amount: \$1.02  
 Paid Date: 09/29/2021    Issued Date: 09/29/2021

Front Back

Hover over image to zoom. Click to view full-size image.

Pay Return

- When an item is selected, the check information will display to the right, along with an image of the check.

All Account IDs      Quick Exception Processing

Search exceptions

Decisions Needed (3)			\$3.10
ppach001	PAID NOT ISSUED	#327	
ppach010	PAID NOT ISSUED	#418	
ppach010	PAYEE NAME MISMATCH	#10011191	
Decided (0)			\$0.00
Total (3)			\$3.10

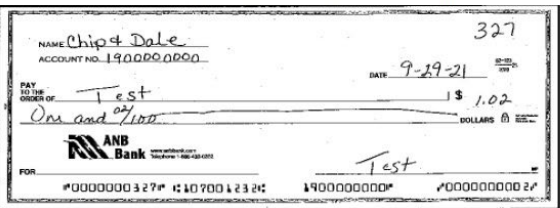
**PAID NOT ISSUED**

Default Decision: Pay

Account ID: ppach001      Check #: 327      Amount: \$1.02  
 Paid Date: 09/29/2021      Issued Date: 09/29/2021

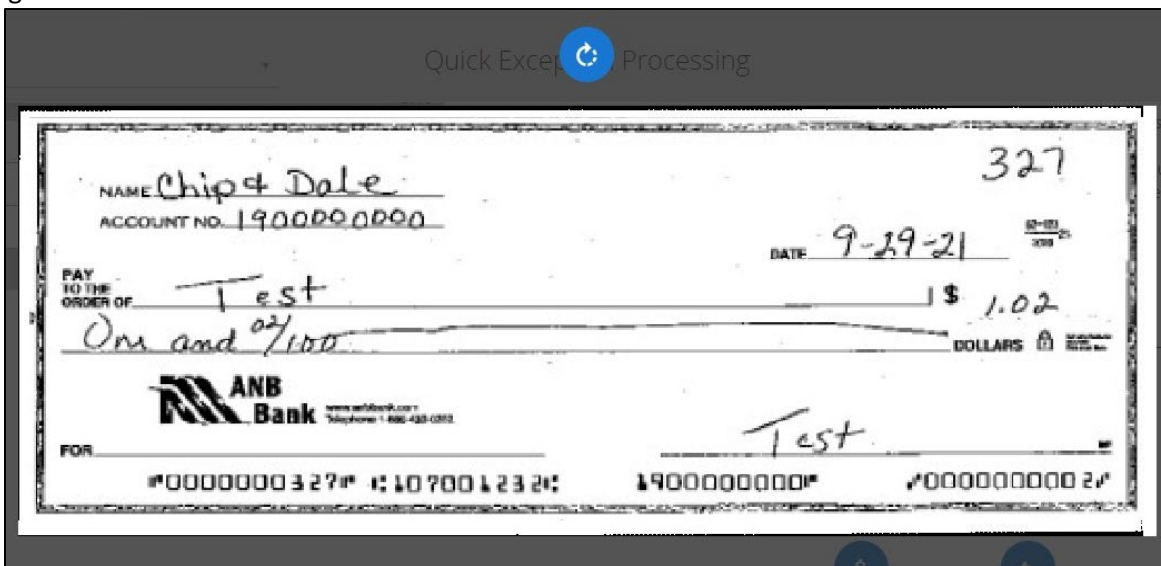
    

Hover over image to zoom. Click to view full-size image.



       
 Pay      Return

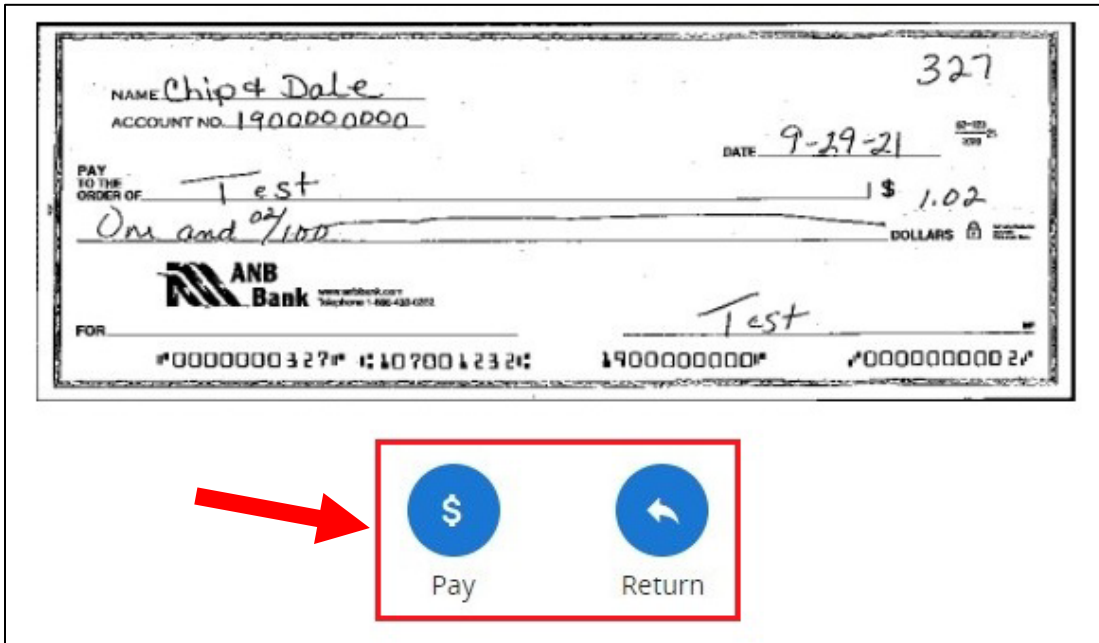
- Users can click to view the back of the check, hover over the item to zoom, or click on the item to view a full-size image.



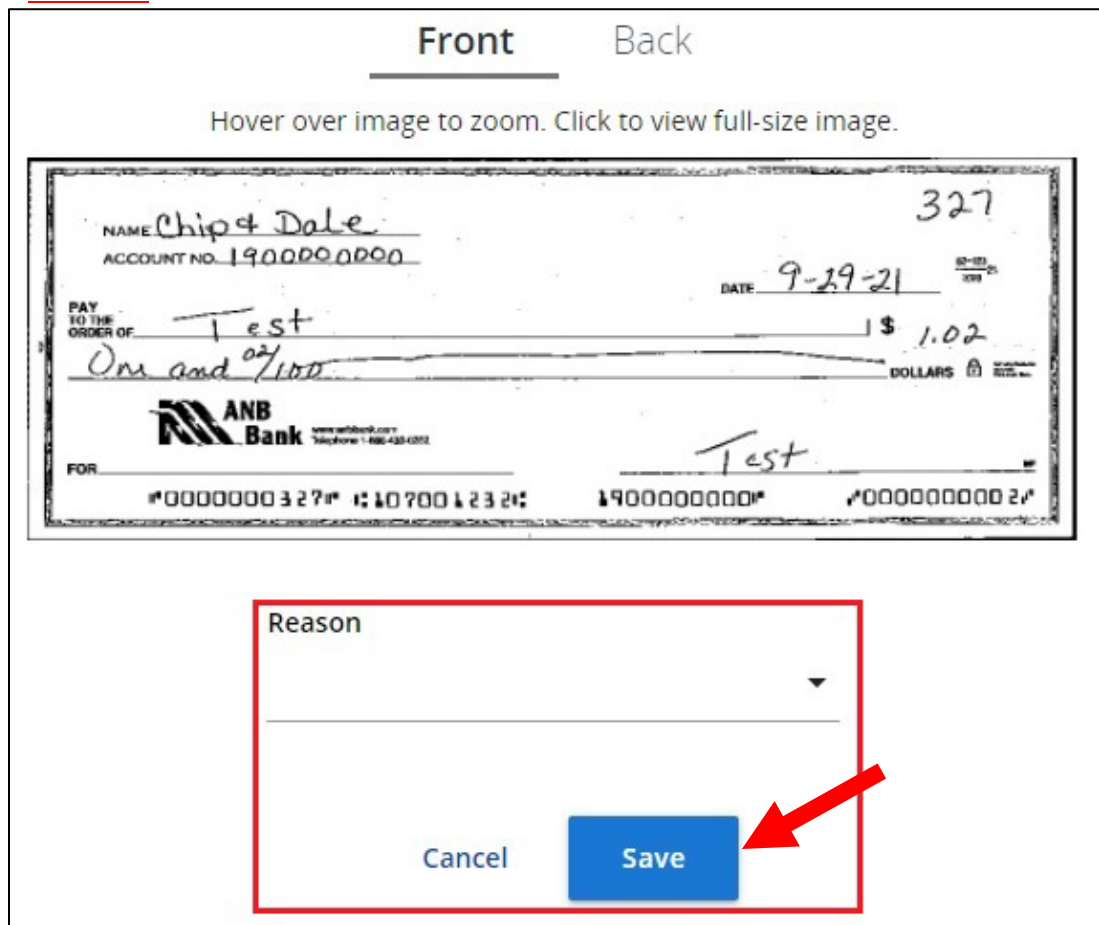
**Please inspect all items thoroughly!**



4. To decision the item, there are two options below the item image, 'Pay' and 'Return'.



a. To pay the item, click 'Pay'. A *Reason* dropdown will appear. **This dropdown is not applicable for Pay decisions.** Click 'Save' to finalize the decision.



- b. To return an item, click 'Return'. A *Reason* dropdown will appear. **A selection is required for all Return decisions.** Select the appropriate reason, then click 'Save' to finalize the decision.

PAID NOT ISSUED

Default Decision: Pay

Account ID: ppach010  
Paid Date: 09/29/2021

Amount: \$1.02

Reasons for Return:

- Duplicate
- Encoding Error
- Endorsement Irregular
- Endorsement Missing
- Exceeds Dollar Limit
- Fraudulent
- Non-Cash Item
- Not Authorized
- Past Deadline Item Paid
- Past Deadline Item Returned
- Post Dated

Buttons: Cancel, Save

5. When all items have been reviewed, make sure the *Decisions Needed* is zero and there are no more exceptions to review.

All Account IDs Quick Exception Processing

Search exceptions

Decisions Needed (0)		\$0.00
Decided (3)		\$3.10
\$	ppach001 PAID NOT ISSUED #327	
\$	ppach010 PAID NOT ISSUED #418	
↩	ppach010 PAYEE NAME MISMATCH #10011191	
Total (3)		\$3.10

There are 0 exceptions to review.

Exceptions will be given a decision of **Pay** if decisions are not made by 1:00 PM Mountain Time (US & Canada).

**0** Decisions Needed \$0.00

**3** Decided \$3.10

**Note: Decisions may be changed until the 1:00 PM MST deadline but not after.**



## QUICK EXCEPTION PROCESSING – ACH DECISIONING

1. To decision ACH items, click on an item under the *Decisions Needed* tab. If enrolled in check and ACH Positive Pay, the ACH items will be listed above the check items. Click the additional dropdown to view the individual items if needed.

Auto Company, LLC | Quick Exception Processing

All Account IDs

Search exceptions

Decisions Needed (13)	\$456,950.38
Fact11 UNAUTHORIZED ACH TRANSACTION (2)	
Fact11 PAID NOT ISSUED (11)	
Decided (0)	\$0.00
Total (13)	\$456,950.38

There are 13 exceptions to review.

Exceptions will be given a decision of **Return** if decisions are not made by 1:00 PM Mountain Time (US & Canada).

**13** Decisions Needed  
\$456,950.38

**0** Decided  
\$0.00

2. Because ACH items do not have images, the transaction details will be listed.

Auto Company, LLC | Quick Exception Processing

All Account IDs

Search exceptions

Decisions Needed (13)	\$456,950.38
Fact11 UNAUTHORIZED ACH TRANSACTION (2)	
Fact11 UNAUTHORIZED ACH TRANSACTION \$27.50	
Fact11 UNAUTHORIZED ACH TRANSACTION \$17,155.27	
Fact11 PAID NOT ISSUED (11)	
Decided (0)	\$0.00
Total (13)	\$456,950.38

**UNAUTHORIZED ACH TRANSACTION**

Default Decision: Return

Account ID: Fact11 Amount: \$27.50

Paid Date: 03/07/2023

PPD / 0000001000 / DR  
BILLING.COM PAYMENT 0000570001000

**Add Rule** **Pay** **Return**

- a. To pay the item, click 'Pay'. A Reason dropdown will appear. **This dropdown is not applicable for Pay decisions.** Click 'Save' to finalize the decision.

The screenshot shows the 'Quick Exception Processing' window for 'Auto Company, LLC'. It displays a table of 'Decisions Needed' with a total of 13 items and a value of \$456,950.38. The table lists several 'UNAUTHORIZED ACH TRANSACTION' items. To the right, a 'Reason' dropdown menu is open, showing a list of reasons. A red arrow points to the 'Save' button at the bottom right of the window.

Decisions Needed (13)	\$456,950.38
Fact11 (2) ^	UNAUTHORIZED ACH TRANSACTION
Fact11	UNAUTHORIZED ACH TRANSACTION \$27.50
Fact11	UNAUTHORIZED ACH TRANSACTION \$17,155.27
Fact11 (11) v	PAID NOT ISSUED
Decided (0)	\$0.00
<b>Total (13)</b>	<b>\$456,950.38</b>

Reason dropdown options: Endorsement Irregular, Endorsement Missing, Exceeds Dollar Limit, Non-Cash Item, Not Authorized, Past Deadline Item Paid, Past Deadline Item Returned, Post Dated, Signature(s) Irregular.

- b. To return an item, click 'Return'. A Reason dropdown will appear. **A selection is required for all Return decisions.** Select the appropriate reason, then click 'Save' to finalize the decision.

The screenshot shows the 'Quick Exception Processing' window for 'Auto Company, LLC'. It displays a table of 'Decisions Needed' with a total of 13 items and a value of \$456,950.38. The table lists several 'UNAUTHORIZED ACH TRANSACTION' items. To the right, a 'Reason' dropdown menu is open, showing a list of reasons. A red box highlights the 'Save' button at the bottom right of the window.

Decisions Needed (13)	\$456,950.38
Fact11 (2) ^	UNAUTHORIZED ACH TRANSACTION
Fact11	UNAUTHORIZED ACH TRANSACTION \$27.50
Fact11	UNAUTHORIZED ACH TRANSACTION \$17,155.27
Fact11 (11) v	PAID NOT ISSUED
Decided (0)	\$0.00
<b>Total (13)</b>	<b>\$456,950.38</b>

Reason dropdown options: Endorsement Irregular, Endorsement Missing, Exceeds Dollar Limit, Non-Cash Item, Not Authorized, Past Deadline Item Paid, Past Deadline Item Returned, Post Dated, Signature(s) Irregular.

3. When all items have been reviewed, make sure the *Decisions Needed* is zero and there are no more exceptions to review.

**Note: Decisions may be changed until the 1:00 PM MST deadline but not after.**





## QUICK EXCEPTION PROCESSING – ADDING ACH RULES

1. While ACH Authorization Rules are primarily set up under [System Reports > ACH Authorization Rules](#), there is an additional feature within *Quick Exception Processing* that allows users to create rules directly from ACH items. Rules can be added before or after decisioning items. Click 'Add Rule' below the transaction details.

The screenshot displays the 'Quick Exception Processing' window for 'Auto Company, LLC'. It shows a search bar, a summary table, and transaction details. A red arrow points to the 'Add Rule' button.

Decisions Needed (0)	\$0.00
Decided (1)	\$3,763.01

**UNAUTHORIZED ACH TRANSACTION**

Decision: Pay      Decided By: John McClane

Account ID: Fact11      Amount: \$3,763.01

Paid Date: 03/07/2023

PPD / 0000001000 / DR  
BILLING.COM PAYMENT 0000570001000

**Add Rule**      **Pay**      **Return**

2. A window will pop up, prefilled with information from the transaction. While the *Description*, *SEC Code*, *Debits or Credits*, and *Max Allowable Amount* can be edited, the *Company ID* field cannot. Make any changes as necessary, and click 'Save Rule' to return to the *Quick Exception Processing* screen.

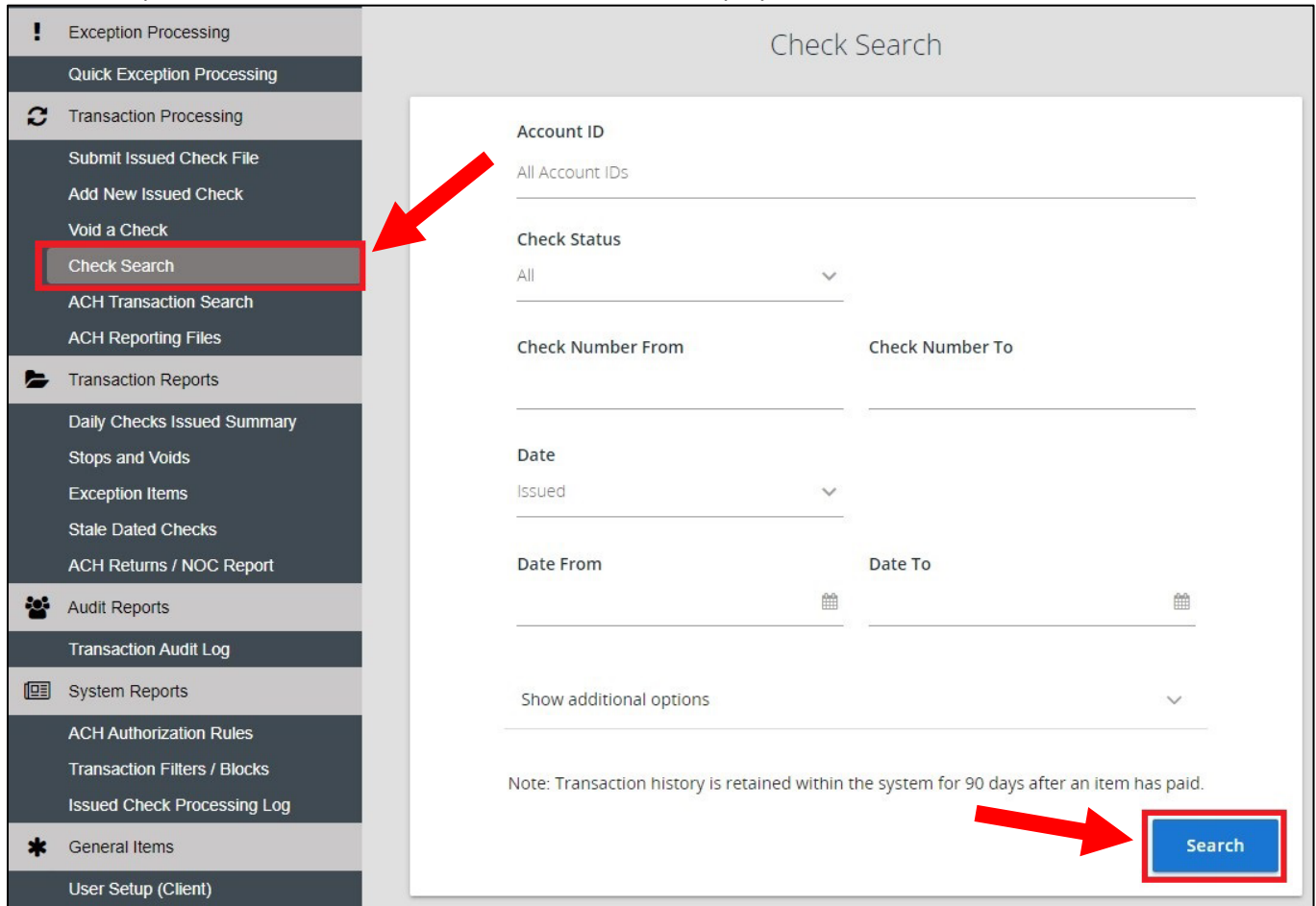
The 'Add ACH authorization rule' form is shown with the following fields:

- Description:** Example Rule
- SEC Code:** PPD
- Company ID:** 7770777777
- Debits or Credits:** Both debits and credits
- Max Allowable Amount:** 10.00

Buttons: **Cancel** and **Save rule**

## TRANSACTION PROCESSING – CHECK SEARCH

1. The *Check Search* feature allows users to search for check transaction history, images, and decisioning. Use the search parameters to locate items and click 'Search' to display results.



Exception Processing

- Quick Exception Processing
- Transaction Processing
- Submit Issued Check File
- Add New Issued Check
- Void a Check
- Check Search**
- ACH Transaction Search
- ACH Reporting Files

Transaction Reports

- Daily Checks Issued Summary
- Stops and Voids
- Exception Items
- Stale Dated Checks
- ACH Returns / NOC Report

Audit Reports

- Transaction Audit Log

System Reports

- ACH Authorization Rules
- Transaction Filters / Blocks
- Issued Check Processing Log

General Items

- User Setup (Client)

### Check Search

Account ID  
All Account IDs

Check Status  
All

Check Number From \_\_\_\_\_ Check Number To \_\_\_\_\_

Date  
Issued

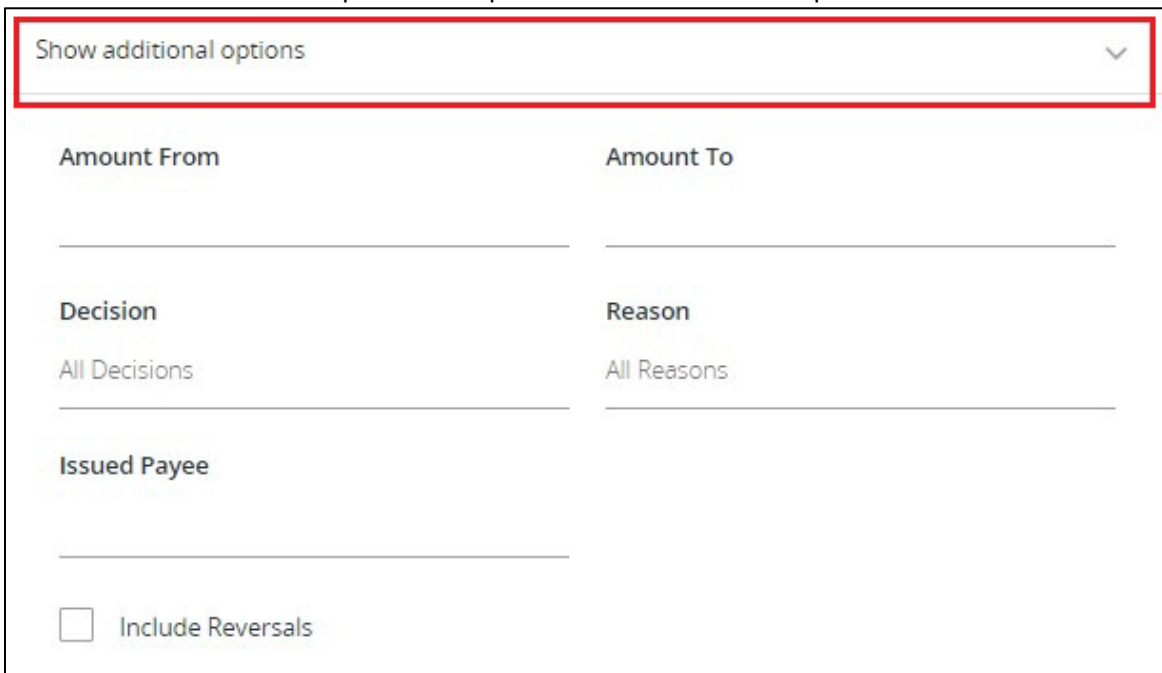
Date From \_\_\_\_\_ Date To \_\_\_\_\_

Show additional options

Note: Transaction history is retained within the system for 90 days after an item has paid.

**Search**

- a. Click 'Show additional options' to expand the additional search parameters available.



Show additional options

Amount From \_\_\_\_\_ Amount To \_\_\_\_\_

Decision: All Decisions \_\_\_\_\_ Reason: All Reasons \_\_\_\_\_

Issued Payee \_\_\_\_\_

Include Reversals

**Note: Transaction history is retained within the system for 90 days after an item has paid.**



2. When the search results populate, each line represents an item. Users can sort the results using any column, and the columns can be reordered by clicking and dragging them into the desired location.

Check Search

[Back to Search Parameters](#)

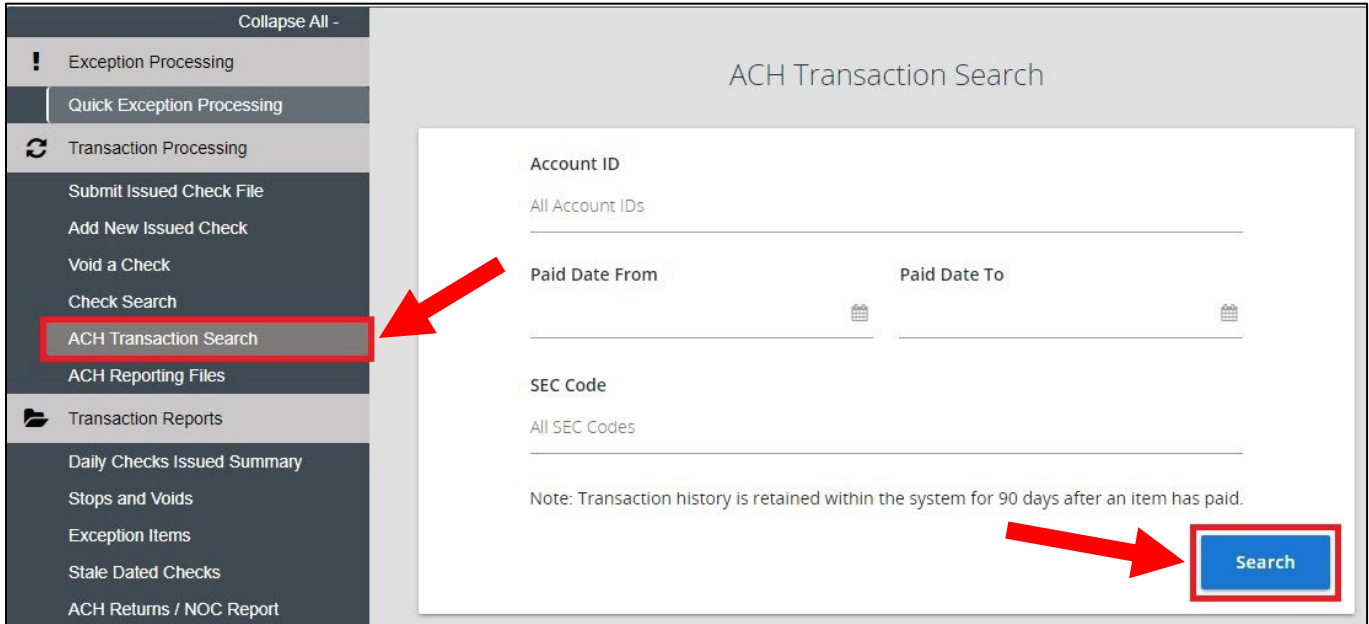
Client	Account ID	Check Number	Amount	Issued Payee	Issued Date	Paid Date	Current Status
Colorado	L0721	663	\$200.00		05/04/2023		Issued
Colorado	L0721	664	\$200.00		05/04/2023	05/09/2023	Paid
Colorado	L0721	665	\$1,800.00		05/04/2023		Issued
Colorado	L0721	666	\$682.18		05/04/2023		Issued
			<b>\$2,592.00</b>				

3. Along with the displayed information, additional features are available for customers when the search results are displayed.
- A. This icon allows users to search within the displayed results.
  - B. This icon allows users to select or deselect columns to display.
  - C. This icon allows users to export the results to a file (Excel or PDF).
  - D. For additional transaction details, users can click the dotted icon.
    - i. Check images will only be available if the item has been presented for payment.

Issued Date	Paid Date	Current Status
07/13/2023	07/17/2023	Paid
07/13/2023	07/17/2023	
07/13/2023	07/14/2023	
07/13/2023	07/17/2023	
07/13/2023	07/17/2023	
07/13/2023	07/17/2023	Paid

## TRANSACTION PROCESSING – ACH TRANSACTION SEARCH

1. The *ACH Transaction Search* feature allows users to search for ACH transaction history and decisioning. Use the search parameters to locate items and click 'Search' to display results.



ACH Transaction Search

Account ID  
All Account IDs

Paid Date From Paid Date To

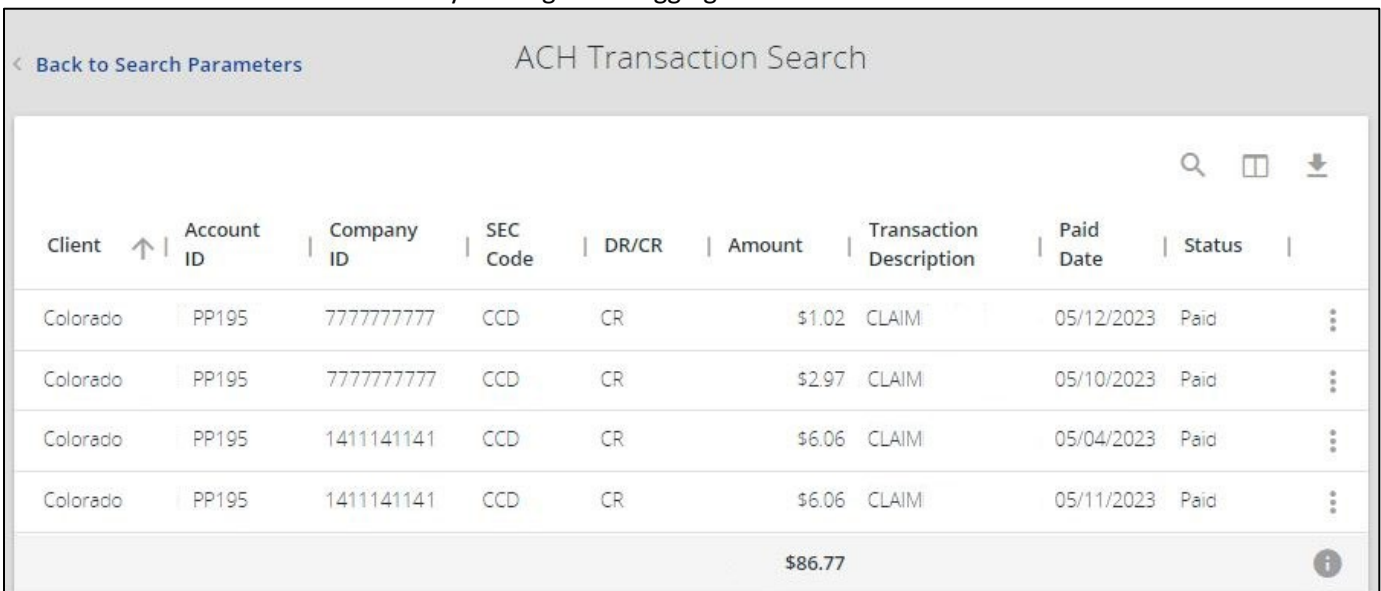
SEC Code  
All SEC Codes

Note: Transaction history is retained within the system for 90 days after an item has paid.

Search

**Note: Transaction history is retained within the system for 90 days after an item has paid.**

2. When the search results populate, each line represents an item. Users can sort the results using any column, and the columns can be reordered by clicking and dragging them into the desired location.

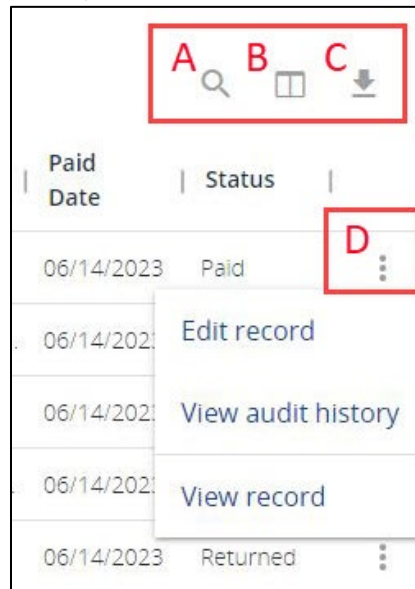


ACH Transaction Search

Client ↑ | Account ID | Company ID | SEC Code | DR/CR | Amount | Transaction Description | Paid Date | Status |

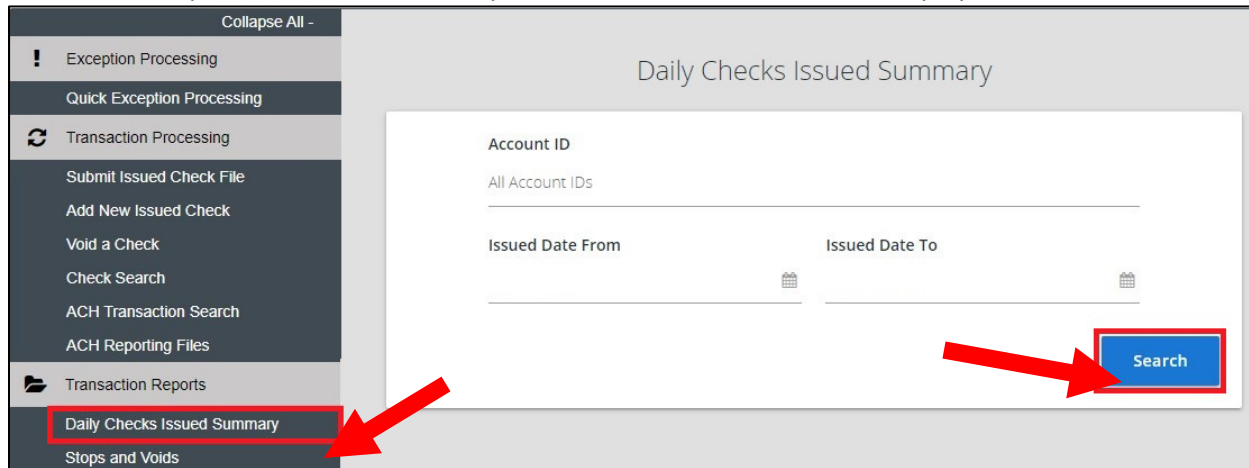
Colorado	PP195	7777777777	CCD	CR	\$1.02	CLAIM	05/12/2023	Paid	⋮
Colorado	PP195	7777777777	CCD	CR	\$2.97	CLAIM	05/10/2023	Paid	⋮
Colorado	PP195	1411141141	CCD	CR	\$6.06	CLAIM	05/04/2023	Paid	⋮
Colorado	PP195	1411141141	CCD	CR	\$6.06	CLAIM	05/11/2023	Paid	⋮
					\$86.77				

4. Along with the displayed information, additional features are available for customers when the search results are displayed.
  - A. This icon allows users to search within the displayed results.
  - B. This icon allows users to select or deselect columns to display.
  - C. This icon allows users to export the results to a file (Excel or PDF).
  - D. For additional transaction details, users can click the dotted icon.

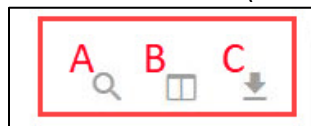


**TRANSACTION REPORTS – DAILY CHECKS ISSUED SUMMARY**

1. The *Daily Checks Issued Summary* feature houses information from issued check files and input issued checks. Use the search parameters to locate daily summaries and click 'Search' to display results.



2. When the search results populate, each line represents daily summaries of checks issued, separated by date and account. Users can sort the results using any column, and the columns can be reordered by clicking and dragging them into the desired location.
3. Along with the displayed information, additional features are available for customers when the search results are displayed.
  - A. This icon allows users to search within the displayed results.
  - B. This icon allows users to select or deselect columns to display.
  - C. This icon allows users to export the results to a file (Excel or PDF).



## AUDIT REPORTS – TRANSACTION AUDIT LOG

1. The *Transaction Audit Log* feature pulls audit reports for any transaction(s) – check or ACH – currently retained within the system. Use the search parameters to locate the transaction(s) and click 'Produce Report' to display results. The results can be exported as an Excel document or printed.

Transaction Audit Log

Client: Positive Pay

Account ID: All Account IDs

Input Date: 09/29/2021 End: 09/29/2021

Transaction Type: Check Transactions

Check Number:

ACH Description:

User: <All Users>

Maximum # of Records: 500

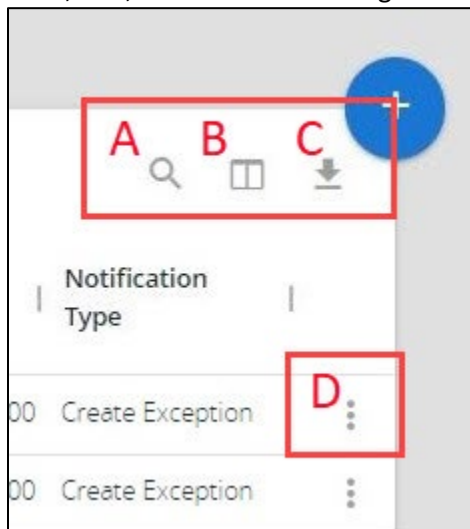
Produce Report

Note: Transaction history is retained within the system for 90 days after an item has paid.

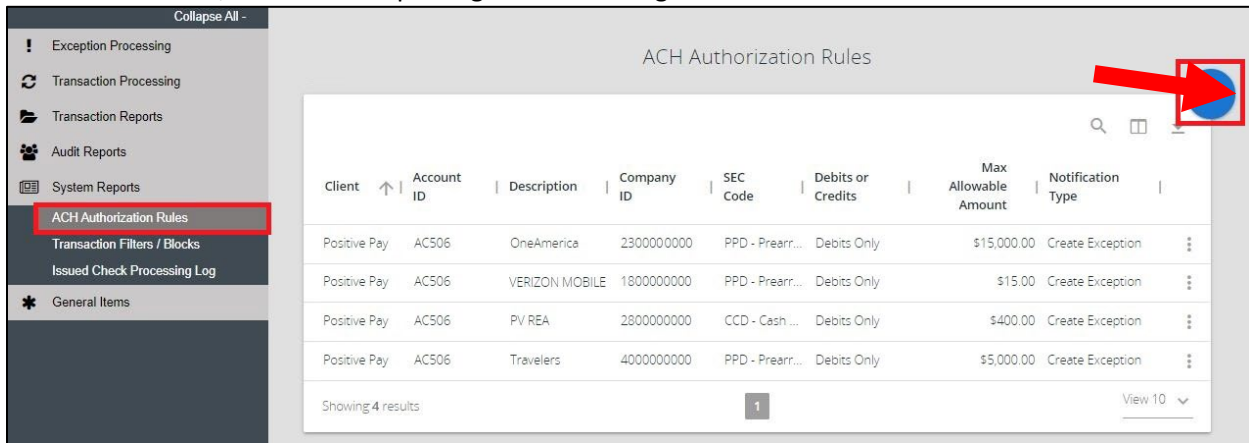
**Note: Transaction history is retained within the system for 90 days after an item has paid.**

## SYSTEM REPORTS – ACH AUTHORIZATION RULES

1. Whereas Check Positive Pay relies on issued check files and input issued checks to generate exceptions, ACH Positive Pay relies on *ACH Authorization Rules* to determine which items generate exceptions.
2. When the *ACH Authorization Rules* populate, each line represents a rule. Users can sort the rules using any column, and the columns can be reordered by clicking and dragging them into the desired location.
3. Along with the displayed information, additional features are available for customers when the rules are displayed.
  - A. This icon allows users to search within the existing rules.
  - B. This icon allows users to select or deselect columns to display.
  - C. This icon allows users to export the rules to a file (Excel or PDF).
  - D. This icon allows users to view, edit, or delete the existing rule.



4. To add a new rule, click the blue plus sign icon in the right-hand corner.



5. There are six fields for creating rules. Complete the fields to define the rule and click 'Save Changes' to save the rule. If more than one rule needs to be created, clicking 'Save and Add More' will save the rule and return to the *Add record* screen.
- Account ID** – If more than one account is enrolled in ACH Positive Pay, users must choose the account to which the rule is applied.
  - Company ID** – The originating company ID of the transaction from the ACH file. If the *Company ID* field is left blank, the rule applies to all company IDs.
  - Debits or Credits** – Specify 'Debits Only', 'Credits Only', or 'Both' to define the types of transactions for the rule.
  - Description** – A field used to describe the rule being created.
  - SEC Code** – A list of ACH standard entry class (SEC) codes. Either a specific SEC code can be selected or 'ALL – All SEC Codes' can be selected to include all SEC codes.
  - Max Allowable Amount** – The maximum allowed amount for this type of transaction. If the amount is left at zero, the *Maximum Allowable Amount* field is not used during the authorization process.

**ACH Authorization Rules**

Add record

Account ID	Description	
TEST	Property Management	
Company ID	SEC Code	Notification Type
1234567890	ALL - All SEC Codes	Create Exception
Debits or Credits	Max Allowable Amount	
Both	1000.00	

Cancel    Save and Add More    Save Changes

**Note:** Use caution when creating rules. Rules with specific setups will only create exceptions for those specific scenarios. Likewise, rules with more general setups may create more exceptions than desired. Contact your local Treasury Management team for assistance.

## SYSTEM REPORTS – ISSUED CHECK PROCESSING LOG

1. The *Issued Check Processing Log* displays a list of all issued checks and check files that have been electronically submitted in the Positive Pay system. Enter a date range and click 'Search' to display the information.

**Note:** Issued check file processing history is retained within the system for 365 days. Transaction history is retained within the system for 90 days after an item has paid.

2. When the results populate, each line represents a file or check. There are four possible statuses for each line: *Processed*, *Processed with Exceptions*, *Rejected*, and *Unprocessed*. Along with the standard options to sort and export the displayed results, the log also allows users to download previously submitted files and view errors on *Rejected* files and files *Processed with Exceptions*.

Client	Account ID	File Mapping Format	Results	Items	Amount	Upload Date	File Name
Big City Electric	BCE Exp Acct	BCE Exp Account	⚠ Processed w...	2	\$300.00	01/03/2019	TESTIssued.txt
Big City Electric	BCE Exp Acct	BCE Exp Account	✅ Processed	1	\$100.00	01/03/2019	TESTIssued.txt
Big City Electric	BCE Exp Acct	BCE Exp Account	❌ Rejected	1	\$100.00	01/03/2019	TESTIssued.txt
Big City Electric	BCE Exp Acct	BCE Exp Account	⊖ Unprocessed	0	\$0.00	01/03/2019	2019010308010526...

File Status	Total Items	Total Amount
Processed	2	\$300.00
Processed with Exceptions	1	\$100.00
Rejected	1	\$100.00

## USER SETUP & MANAGEMENT

### Questions about Positive Pay users?

Contact your local Treasury Management team to add, modify, or delete users.