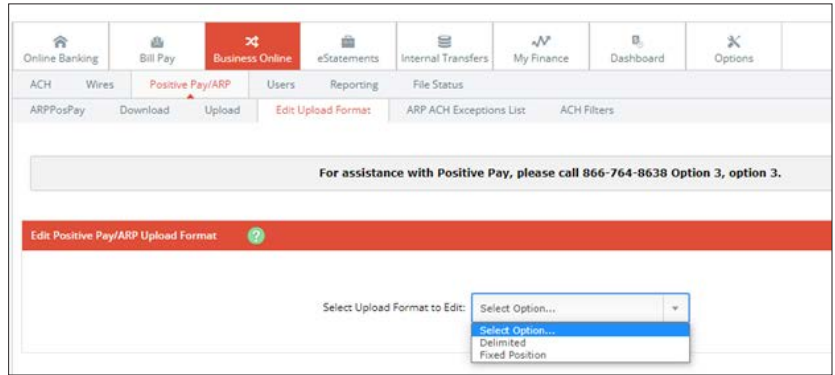


USER GUIDE

Converting Customers Positive Pay

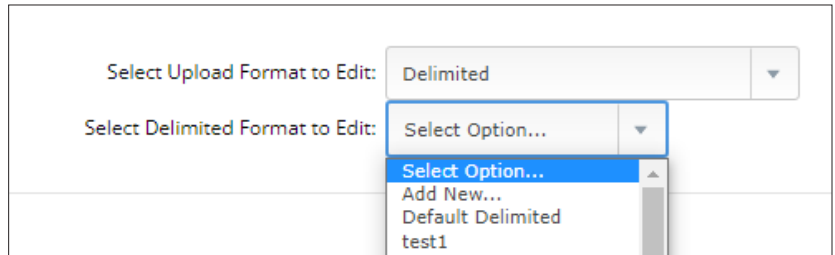
View/print Positive Pay file mapping prior to conversion

1. Go to 'Positive Pay', click 'Edit Upload Format', and select the format type.
2. Select the name of your saved format.
3. Screen shot or print the format page..



To create the mapping on Premier Business Connect:

1. From the Slide-out menu, select 'Payment Fraud Control/Check Positive Pay'.
2. Scroll to the Check Issue Management widget.
3. Select the 'Import Mapping' tab.
4. ALL FIELDS ARE REQUIRED:
 - a. Account Number, Issue Date, and Issue/Void Indicator will now be required to be included in your file.
 - b. While the mapping requires a position for the payee information field, the payee information is not required to be included in the file.
 - c. **The bank will only verify payee information if you have enrolled in Payee Name Verification. If you are unsure if you are enrolled in Payee Name Verification please reach out to your Cash Management Officer or commercialservices@cbna.com.**
 - d. Complete the fields in the applicable Comma-Separated Import Format column OR the Fixed-Record Import Format (based on your file format).



CHECK ISSUE MANAGEMENT

CHECK ISSUES/VOIDS IMPORT ISSUE FILES IMPORT MAPPING

Comma-Separated Import Format		Fixed-Record Import Format			
Field Name	Position In Import File	Field Name	Field Start Position	Field Length	Strip Zeroes
Account Number (34)	1	Account Number (34)	1	34	<input type="checkbox"/>
Check Issue Number (11)	2	Check Issue Number (11)	35	11	<input type="checkbox"/>
Amount (10)	3	Amount (10)	46	10	<input type="checkbox"/>
Issue/Void Date (10)	4	Issue/Void Date (10)	56	10	<input type="checkbox"/>
Issue/Void Indicator (1)	5	Issue/Void Indicator (1)	66	1	<input type="checkbox"/>
Payee (50)	6	Payee (50)	67	50	<input type="checkbox"/>

Please see the following page for file format specifications.

Check Issue File Formats

The following tables show the standard positioning (Position in File, Start and Length fields), but note that you can create custom maps.

Comma-Separated Import Format

Field Name	Position in File	Requirements
Account Number	1	
Check Number	2	
Check Amount	3	Recommended to include the decimal If no decimal is included it is implied (2000 will load as 20.00)
Issue/Void Date	4	MMDDYYYY or MM/DD/YYYY
Issue/ Void Indicator	5	"I" for issue and "V" for void
*Payee Name	6	

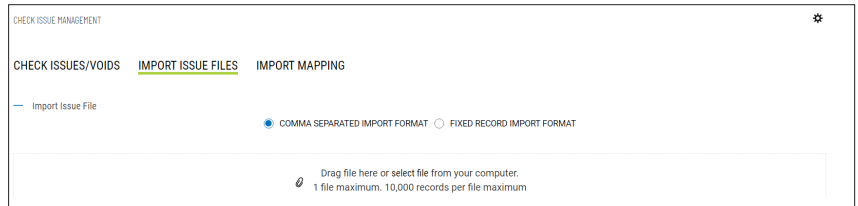
Fixed-Record Import Format

Field Name	Start	Length	Requirements
Account Number	1	34	
Check Number	35	11	Right justified
Check Amount	46	10	Right justified Recommended to include the decimal If no decimal is included it is implied (2000 will load as 20.00)
Issue/Void Date	56	8 or 10	MMDDYYYY or MM/DD/YYYY
Issue/Void Indicator	64 or 66	1	"I" for issue and "V" for void
*Payee Name	65 or 67	50	

*Payee Name is required in the mapping, but can be blank in the file. The bank will only verify payee information if you have enrolled in Payee Name Verification. If you are unsure if you are enrolled in Payee Name Verification please reach out to your Cash Management Officer or commercialservices@cbna.com.

Importing a Check Issue File

1. From the Slide-out menu, select Payment Fraud Control and then select Check Positive Pay.
2. Scroll to the Check Issue Management widget.
3. Select the Import Issue Files tab.
4. Click the + next to Import Issue File and then the appropriate radio button: Comma Separated Import Format or Fixed Record Import Format.
5. Do one of the following;
6. Drag and drop the file onto the widget.
7. Click the select file link, and then browse for and select the desired file.



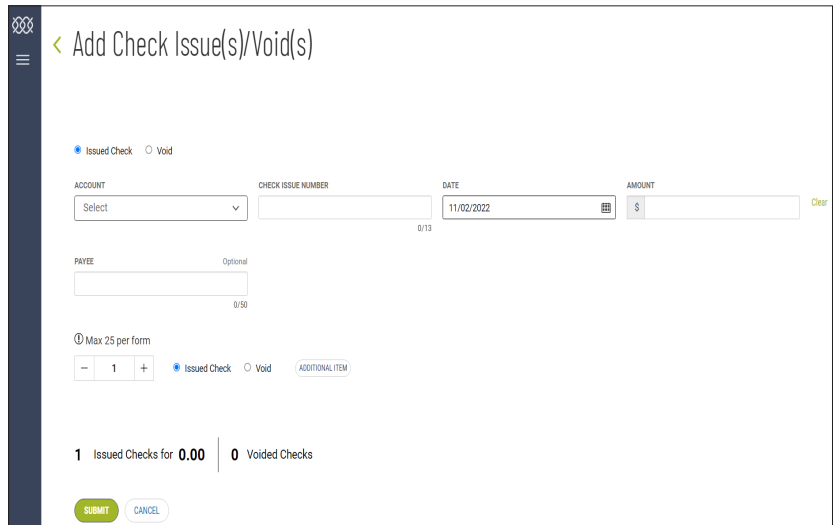
Note that one file with a maximum of 10,000 records is supported.

Entering manual Check Issues and Voids

1. From the Slide-out menu, select **Payment Fraud Control** and then Check Positive Pay.
2. Scroll to the Check Issue Management widget.
3. Select **Check Issues/Voids** and then the + next to **Add Check Issue(s)/Void(s)**.

The Check Issue/Voids widget appears.

Please Note: The Bank will only verify Payee information if you have enrolled in Payee Name Verification. If you are unsure if you are enrolled in Payee Name Verification please reach out to your Cash Management Officer or commercialservices@cbna.com.



Working any Exception Items

To view the exceptions list:

From the Slide-out menu, select Payment Fraud Control, and select Check Positive Pay.

The Check Positive Pay Exceptions appears at the top of the workspace with the By Account tab preselected by default.

Check Positive Pay Exceptions

ALL ACCOUNTS BY ACCOUNT

CUTOFF TIME: 12:00 PM

ITEMS	PAY	RETURN
29	28	0

SELECT ACCOUNT: All accounts selected

DECISIONS FOR: 11/02/2022

ITEM STATUS: Not Dispositioned

EXCEPTIONS

ALL	ACTIONS	ACCOUNT NAME	ACCOUNT NUMBER	CHECK NUMBER	PAID AMOUNT	PAID DATE	EXCEPTION REASON
<input type="checkbox"/>	...	Business Checking	12345678	121212	1,230.00	11/02/2022	Amount mismatch

Check Positive Pay Exceptions

ALL ACCOUNTS BY ACCOUNT

CUTOFF TIME: 12:00 PM

ITEMS	PAY	RETURN
29	28	0

SELECT ACCOUNT: All accounts selected

DECISIONS FOR: 11/02/2022

ITEM STATUS: Not Dispositioned

EXCEPTIONS

ALL	ACTIONS	ACCOUNT NAME	ACCOUNT NUMBER	CHECK NUMBER	PAID AMOUNT	PAID DATE	EXCEPTION REASON
<input type="checkbox"/>	...	Business Checking	12345678	121212	1,230.00	11/02/2022	Amount mismatch

When the exceptions cutoff time approaches, the edge turns red.

EXCEPTIONS MUST BE DISPOSITIONED by 12:00 PM

Making a Decision from the “Exception Details” Page

1. Select the desired exception in the list.
2. In the Actions column click the ellipsis marks . . . , and then click View.

Details of the exception appear

3. To pay the item, click Pay.

OR

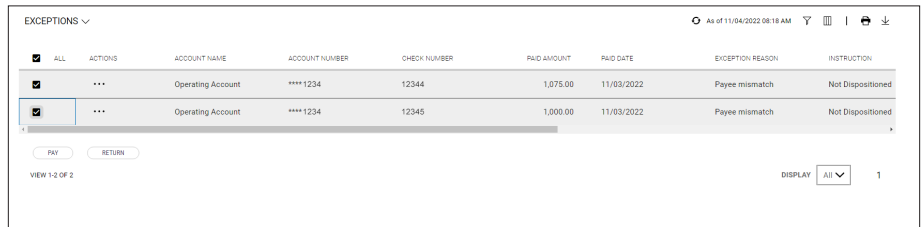
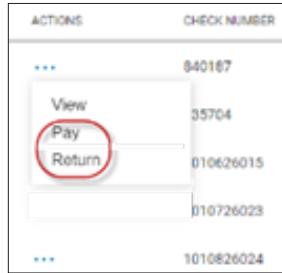
To return the item, click Return, and use the Return Reason drop-down menu to select a reason:

- Amount Mismatch
- Duplicate Item
- Fraudulent Item
- No Decisioned Item
- Payee Mismatch
- Stale Dated Item
- Unauthorized Item

Making a Decision from the “By Account” Tab

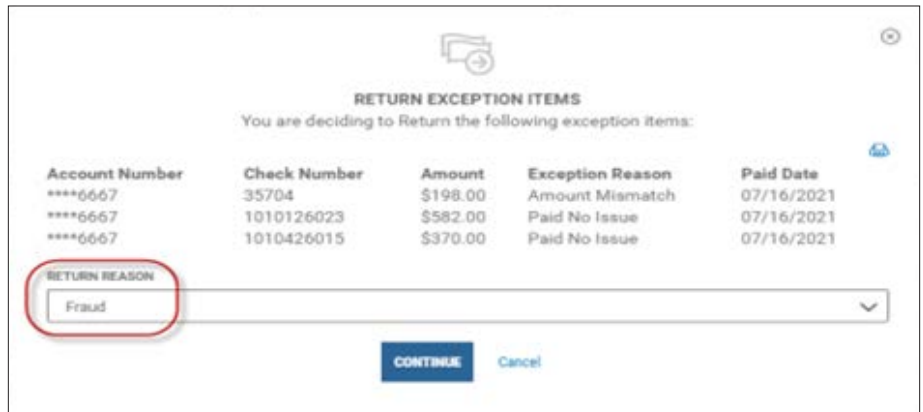
In addition to decisioning an item from the item detail page, you can also take action on listed items on the By Account tab.

1. Select an individual exception item, and use the Actions drop-down menu to select either Pay or Return.
2. To decision multiple items in the list, check the checkboxes corresponding to the desired items, OR check the ALL box to select all listed items, and then click either the Pay or Return buttons at the bottom of the list.



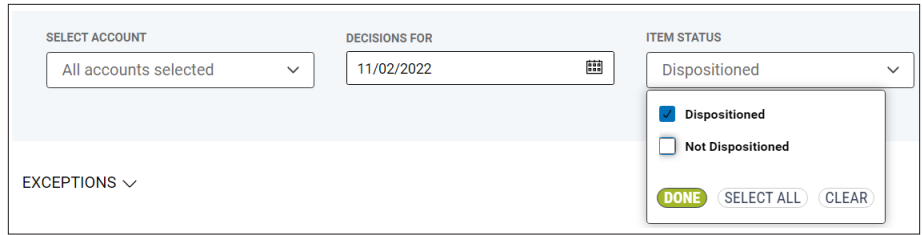
If you decide to return multiple items, select a return reason using the Return Reason drop-down as described above. In this case, however, the same reason will be applied to all selected exception items.

3. Click Continue.



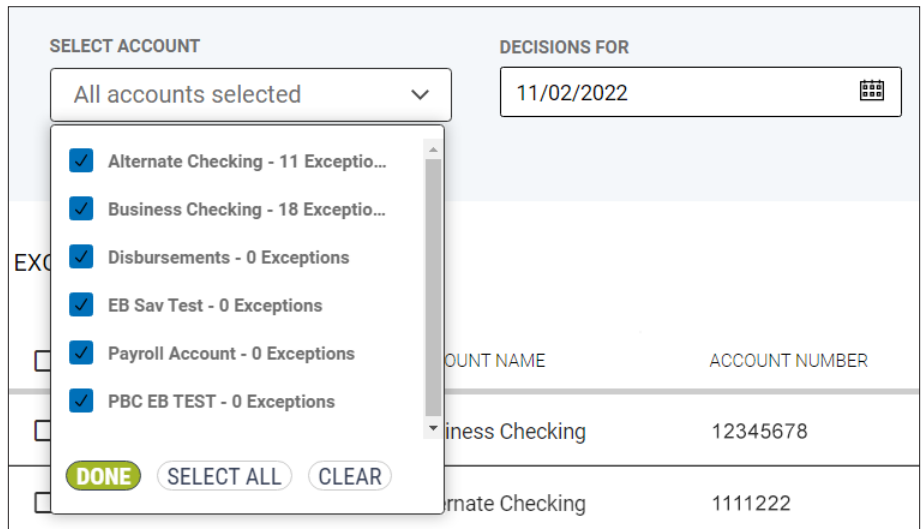
Selecting an Item Status on the “By Account” Tab

Finally, you can filter the items that appear in the exceptions list by disposition. Use the Item Status drop-down menu to select Dispositioned, Not Dispositioned, or both, and then click Done.



Selecting a Different Account on the “By Account” Tab

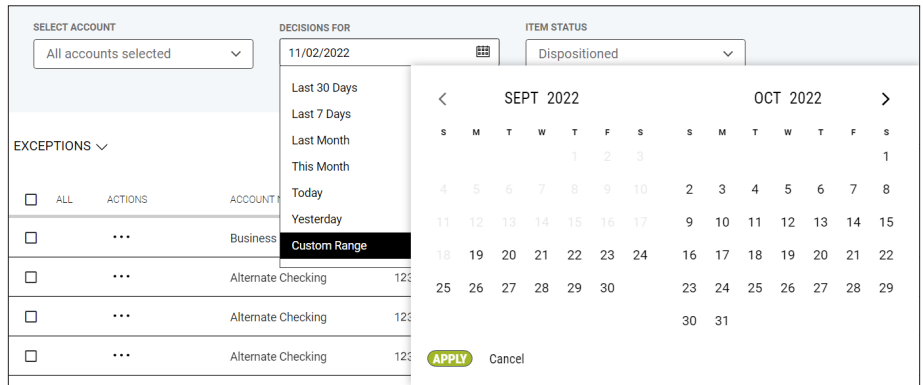
If desired, you can select a different account or accounts on the By Account tab. Use the Select Account drop-down menu to make your selection, and then click Done.



Selecting a Date or Date Range on the “By Account” Tab

You can also display historical exception items for a different date or range of dates. To display items for dates other than today, use the Decisions For drop-down menu to select a date or range of dates, OR use the Calendar icon to select from the following:

- Yesterday
- Last 7 Days
- Last 30 Days
- This Month
- Month to Date
- Custom Range



If you select Custom Range, use the pop-up calendar to select the first and last days of the range, and then click Apply.

Questions? Contact Us.

Commercial Services Support (M-F: 8am-6pm ET):
1-866-764-8638, Option 3, Option 3 or commercialservices@cbna.com.