



Positive Pay

User Guide



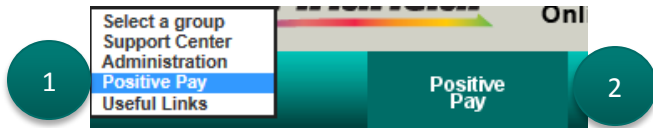
Exception Processing

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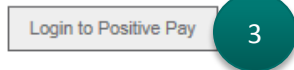
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I. Login

Positive Pay is accessible within Online Business Banking by selecting Positive Pay from the drop down menu and then Positive Pay from the green menu bar. Click the Login to Positive Pay.



Positive Pay



II. Uploading an Issued Check File

BankFinancial has mapped your Issued Check File based on the sample that you provided during your setup on the Positive Pay system. You will upload all subsequent Check Files every time you issue checks.

- A. Select Submit Issued Check File from the side Navigation Menu under Transaction Processing.
- B. Click Browse to select your issued check file.
- C. Select the account for the file upload. If your file contains issued checks for multiple accounts, the account you select will only be used to report the file upload activity.
- D. If you have more than one file format, select the appropriate format. *An example of multiple formats would be your accounting system creates a file for your account payable items and your payroll processor creates a file for your payroll items. Each file may be formatted differently and may even be a different type of file. If you do not have software to create an issued check file, refer to the Positive Pay Issued Check File Format guide for details on how to create your own.*
- E. Click Process File.

Your uploaded file will be processed and if accepted, the check count and total will appear.

A rejected file will display the reason for the rejection. Possible reasons for a rejected file include, incorrect format, items in the file may have already been imported, or the number of items and/or dollar amount in the

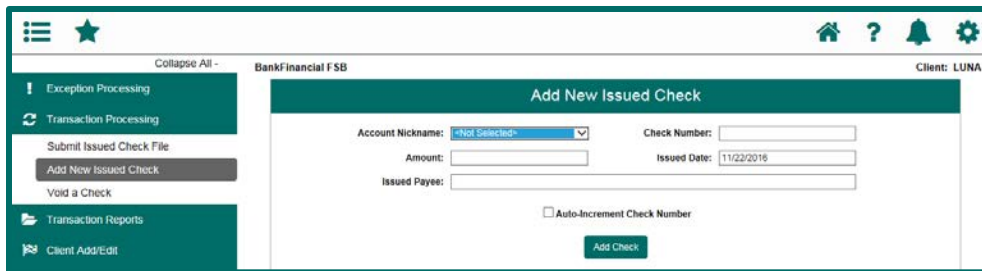
file does not match what the system found in the file. If you are uploading a large file, you may receive a message stating that your file will be processed and that you will receive an email once the process is completed.

Processing Results				
File Name	Upload Date	Status	Items	Amount
LUNA4.xlsx	12/8/16 3:34:47 PM	Processed	10	\$9,747.25

III. Manually Adding Issued Checks

If you do not have accounting software that creates issued check files for you or you have a hand-written issued check that is not included in your issued check upload, you can manually add those checks.

- A. Select Add New Issued Check from the side Navigation Menu under Transaction Processing.



- B. Select the account nickname to enter the issued check, along with the check number, dollar amount, issued date and then payee.
 - 1. Check the Auto-Increment Check Number box if you are entering multiple checks that are in check number order. The system will update the Check Number field to the next check number once you've clicked the Add Check button.
- C. Click Add Check once you've entered the check information.

Add New Issued Check

Account Nickname: Check Number:

Amount: Issued Date:

Issued Payee:

Auto-Increment Check Number

A list of the checks entered will appear at the bottom of the screen and will update to include each check entered.

	Account Nickname	Check Number	Amount	Issued Date	Issued Payee
1	7047003401	5011	\$445.32	12/08/2016	Hot Hot Heating and HVAC
			Total: \$445.32		

D. ACH Authorization Rules Setup (Whitelist)

The ACH Whitelist feature allows you to set up rules for ACH debits and credits. When the system looks at the ACH items that have posted to your account, it will match those items against the Whitelist. If the posted items meet the Whitelist criteria, no ACH exception will be created.

- Select ACH Authorization Rules Setup (Whitelist) from the side Navigation menu under Client Add/Edit.
- Select the account to add a Whitelist item.
- Enter a description of the ACH item. This will be for your reference.
- Enter the Company ID given to you by the Originator of the ACH item. If the Company ID was not given to you, contact the BankFinancial Customer Service Center to obtain the information.
- Select the Standard Entry Class (SEC) Code given to you by the Originator of the ACH item. If the SEC Code was not given to you, you can either use ALL or contact the BankFinancial Customer Service Center by sending a Secure Email to obtain the information.
- Select Debits Only, Credits Only or both DR and CR.
- Enter a Maximum Allowable Amount. Any ACH item with criteria entered that is over this amount will create an Exception.
- Click Add.

BankFinancial FSB

ACH Authorization Rules Setup (Whitelist) for Client: LUNA

Notification Type for Unauthorized ACH Transactions: [Edit](#)

Account Nickname	Description	Company ID	Standard Entry Class Code	Debits or Credits	Maximum Allowable Amount	
<input type="text" value="7047003401"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="ALL - All Standard Entry Class Codes"/>	<input type="text" value="<Select->"/>	<input type="text"/>	Add

You will receive a message at the top of the screen with the results of your added rule. The new rule will also display on the screen and can be edited at any time by selecting the Edit link. You can also delete the rule by selecting the Edit link and then Delete.

✓ Account Nickname (7047003401) ACH authorization rule added

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ACH Authorization Rules Setup (Whitelist)

Notification Type for Unauthorized ACH Transactions: [Edit](#)

Account Nickname	Description	Company ID	Standard Entry Class Code	Debits or Credits	Maximum Allowable Amount	
1 Account	Debits only	123456789	CCD - Cash Concentration or Disbursement	Debits Only	100.00	Edit

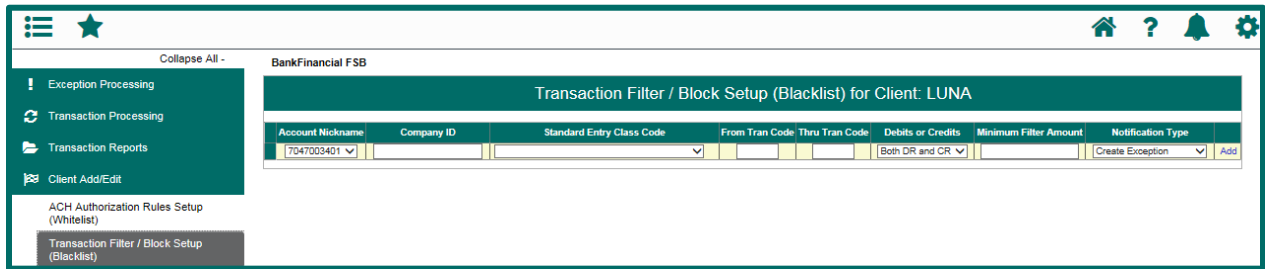
E. Transaction Filter/Block Setup (Blacklist)

The ACH Blacklist feature allows you to set up rules for ACH debits and credits so that the system will look at the ACH items that have posted to your account and create an ACH exception every time an ACH meeting that criteria posts to your account. This works the opposite of the Whitelist.

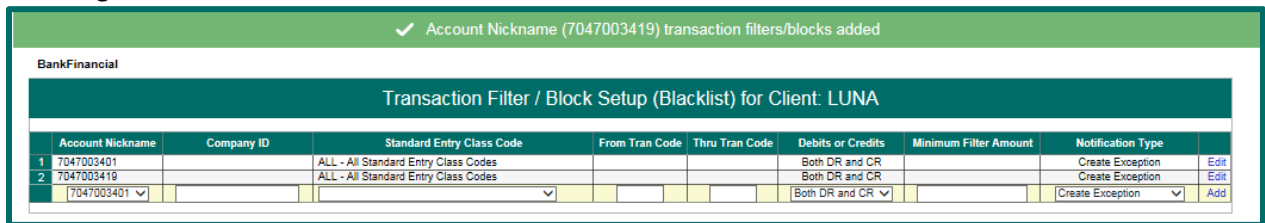
Processing Note: If you have both a Whitelist and Blacklist rule with similar criteria, the Blacklist rule will always supersede the Whitelist rule and an ACH exception will be created.

- Select Transaction Filter / Block Setup (Blacklist) from the side Navigation menu under Client Add/Edit.

- B. Select the Account you would like to add a Blacklist item to.
- C. Enter a description of the ACH item. This will be for your reference.
- D. Enter the Company ID given to you by the Originator of the ACH item. If the Company ID was not given to you, contact the BankFinancial Customer Service Center to obtain the information.
- E. Select the Standard Entry Class (SEC) Code given to you by the Originator of the ACH item. If the SEC Code was not given to you, you can either use ALL or contact the BankFinancial Customer Service Center by sending a Secure Email to obtain the information.
- F. Leave the “From” Tran Code and “Thru” Tran Code blank.
- G. Select Debits Only, Credits Only or both DR and CR.
- H. Enter a Minimum Filter Amount. Transactions must have an amount greater than or equal to this amount for this filter to apply. Any transaction that exceeds the minimum filter amount will create an Exception. If the minimum filter amount is left blank, the transaction amount filter will not be used.
- I. The Notification Type must be set to Create Exception in order for the ACH item to be included in as an exception item; otherwise, you will only receive an email notification of the ACH item details.
- J. Click the Add link to save your rule.



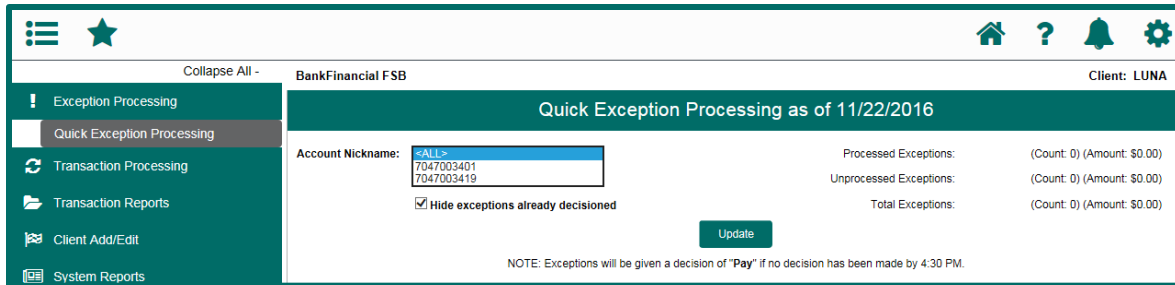
You will receive a message at the top of the screen with the results of your added rule. The new rule will also display on the screen and can be edited at any time by selecting the Edit link. You can also delete the rule by selecting the Edit link and then Delete.



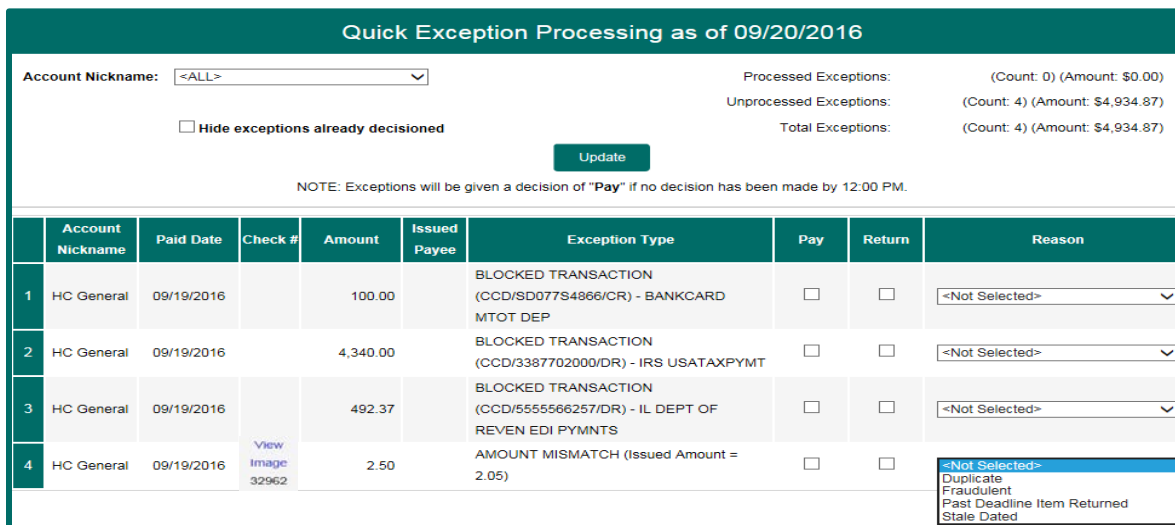
F. Exception Processing

Each day that checks and ACH items are presented against your account, BankFinancial matches the payment information against your issued check file or your ACH block filters. If a check or ACH does not match, we will notify you and allow you the opportunity to review those exception items and mark them for return. By default, all exception items are marked as Pay unless you mark them as Return.

- A. Select Quick Exception Processing from the side navigation menu.
- B. Select the account to view your exceptions. The screen will update once a selection is made. You can also select “All” to view all of your accounts together.
- C. By default, the “Hide exceptions already decided on” box will be checked. This means that all exceptions that have already been processed will not be visible. Uncheck this option to see the exceptions that a user has already updated.

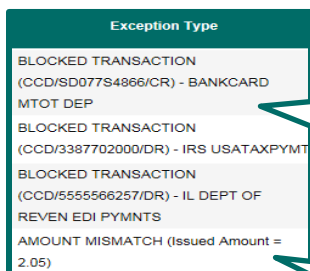


- D. If you are returning an exception item, check the Return option and select you return reason.
- E. Click the Update button at the top of the page.



Checks that have been selected to be returned will be processed after 1:00 PM Central Time.

The Exception Type column will display the details of the transaction and the reason that the transaction is considered an exception.



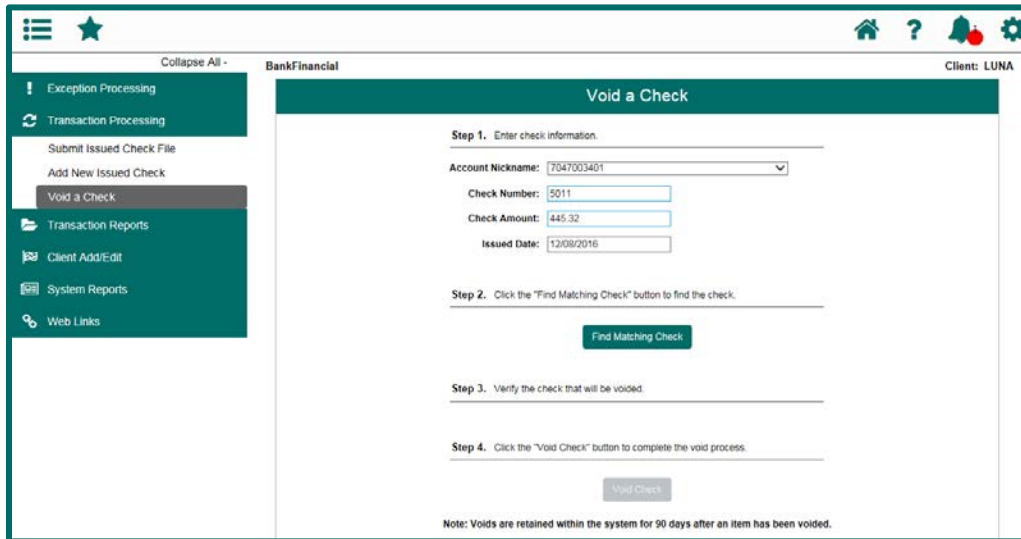
This is an ACH transaction that has been blocked based on an ACH blacklist settings. The details of the ACH transaction are listed and include the SEC code, Company ID, and either CR for credit or DR for debit. It also shows the transaction description that appears in your account history.

This is a check exception item. Amount Mismatch indicates that the check was presented for a different amount than what was indicated on the Issued Check File.

G. Voiding a Check

You have the option of voiding a check that was entered either on the Issued Check file upload or the Manual Check Issue process. If your accounting software tracks voided checks, then the voided check should appear in your Issued Check file and will be voided through that process.

- A. To manually void a check, select Void a Check from the side Navigation menu under Transaction Processing.
- B. Select the Account to process the void. Enter the check number, check amount, and issue date and click Find Matching Check.



- C. If the check matched a check in the Issued Check list, it will appear on the page. Click Void Check to complete the process.

Step 3. Verify the check that will be voided.

Account Nickname	Check #	Check Amount	Issued Date
7047003401	5011	445.32	12/08/2016

Step 4. Click the "Void Check" button to complete the void process.

Void Check

Note: Voids are retained within the system for 90 days after an item has been voided.

- D. You will receive a confirmation message at the top of the screen with the status of the Void request.

