

Positive Pay User Guide



Exception Processing

Contents

١.	Login	2
н.	Uploading an Issued Check File	2
III.	Manually Adding Issued Checks	3
IV.	ACH Authorization Rules Setup (Whitelist)	4
V.	Transaction Filter/Block Setup (Blacklist)	4
VI.	Exception Processing	5
VII.	Voiding a Check	6

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.



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.

:=	≣ ★			?		\$
	Collapse All -	BankFinancial			Client	: LUNA
ł	Exception Processing		Submit Issued Check File			
С	Transaction Processing		Step 1. Select a file to process.			
	Submit Issued Check File					
	Add New Issued Check		J:\Positive Pay\Training\LUNA4.xlsx Browse			
	Void a Check					
Þ	Transaction Reports		Step 2. Input details about the file.			
ø	Client Add/Edit		Account Nickname: 7047003401			
	System Reports		File Processing Type: LUNA V Items in File: 10			
%	Web Links		Dollar Amount in File: 9747.25			
			Step 3. Click the "Process File" button. 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.

≡ ★		*	?	4	\$
Collapse All -	BankFinancial FSB			Clien	t: LUNA
Exception Processing	Add New Issued Check				
2 Transaction Processing	Account Nickname: Not Selected V Check Number:		1		
Submit Issued Check File	Account Nichame: Not Sester		1		
Add New Issued Check	Issued Payee:		-		
Void a Check	Issued Payee:				
Transaction Reports	Auto-Increment Check Number				
Ke Client Add/Edit	Add Check				

- 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: Amount:	<not selected=""></not>	Check Number: Issued Date:	12/08/2016								
Issued Payee:											
	Auto-Increm	nent Check Number									
	Ad	d Check									

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.

- A. Select ACH Authorization Rules Setup (Whitelist) from the side Navigation menu under Client Add/Edit.
- B. Select the account to add a Whitelist item.
- 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. Select Debits Only, Credits Only or both DR and CR.
- G. Enter a Maximum Allowable Amount. Any ACH item with criteria entered that is over this amount will create an Exception.
- H. Click Add.

≡ ★					*	?	\$
Collapse All -	BankFinancial FSB						
Exception Processing		ACH Auth	orization Rules	Setup (Whitelist) for Clie	ent: LUNA		
C Transaction Processing							
Transaction Reports		Notification Type fo	r Unauthorized ACH Trar	Create Exception	✓ Edit		
i⊠ Client Add/Edit	Account Nickname	Description	Company ID	Standard Entry Class Code	Debits or Credits	Maximum Amo	
ACH Authorization Rules Setup (Whitelist)	7047003401			LL - All Standard Entry Class Codes	✓ <select> ✓</select>		Add
Transaction Filter / Block Setup (Blacklist)							
User Setup (Client)							

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 												
	BankFinancial FSB												
	ACH Authorization Rules Setup (Whitelist)												
		Notification Type for Unauthoriz	ed ACH Transact	ions: Create Exception	✓ 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.

<u>Processing Note</u>: 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.

A. 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.

J. Click the Add link to save your rule.

- 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 <u>exceeds</u> 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.

≡ ★									?		\$
Collapse All -	BankFinancial FSB										
Exception Processing			Transaction Filter	/ Bloc	k Setup (I	Blacklist) for	Client: LUNA	N			
Transaction Processing											
Transaction Reports	Account Nickname 7047003401 V	Company ID	Standard Entry Class Cod	~	From Tran Co	de Thru Tran Code	Debits or Credits Both DR and CR ✓	Minimum Filter Amount	 lification Ty Exception	npe	Add
89 Client Add/Edit											
ACH Authorization Rules Setup (Whitelist)											
Transaction Filter / Block Setup (Blacklist)											

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 (7047003419) transaction filters/blocks added 											
ankFinancial											
		Transaction Filter / Blo	ock Setun (Bla	cklist) for C	lient: LUNA						
Transaction Filter / Block Setup (Blacklist) for Client: LUNA											
Account Nickname	Company ID	Standard Entry Class Code	From Tran Code	Thru Tran Code	Debits or Credits	Minimum Filter Amount	Notification Type				
Account Nickname 7047003401	Company ID	Standard Entry Class Code	From Tran Code	Thru Tran Code	Debits or Credits Both DR and CR	Minimum Filter Amount	Notification Type Create Exception	Е			
	Company ID		From Tran Code	Thru Tran Code		Minimum Filter Amount		E			

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 decisioned" 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.

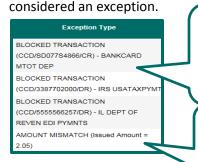
≡ ★							?		\$		
	Collapse All -	BankFinancial FSB	1					Client:	LUNA		
Exception Processin	Exception Processing Quick Exception Processing as of 11/22/2016										
Quick Exception Pre	ocessing			-							
C Transaction Process	sina	Account Nickname:	<all> 7047003401</all>		Processed Exceptions:		(Count	D) (Amount:	\$0.00)		
			7047003419		Unprocessed Exceptions:		(Count	0) (Amount:	: \$0.00)		
Transaction Reports	\$		Hide exceptions already decisioned		Total Exceptions:		(Count:	D) (Amount:	\$0.00)		
🛤 Client Add/Edit				Update							
💷 System Reports			NOTE: Exceptions will be given by the second	ven a decision of "Pay" if no decision	has been made by 4:30 PM						

- 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.

				Quick	Exce	eption Processing as of 09/2	20/201	6					
Acc	ount Nicknam	e: <all></all>			~	Proc	essed Exce	eptions:	(Count: 0) (Amount: \$0.00))			
						Unproc	essed Exce	eptions:	(Count: 4) (Amount: \$4,934.87)				
		Hide	(Count: 4) (Amount: \$4,934.87))									
	Update NOTE: Exceptions will be given a decision of "Pay" if no decision has been made by 12:00 PM. Account Issued												
	Nickname	Paid Date	Check #	Amount	Payee	Exception Type	Pay	Return	Reason				
1	HC General	09/19/2016		100.00		BLOCKED TRANSACTION (CCD/SD077S4866/CR) - BANKCARD MTOT DEP			<not selected=""></not>	~			
2	HC General	09/19/2016		4,340.00		BLOCKED TRANSACTION (CCD/3387702000/DR) - IRS USATAXPYMT			<not selected=""></not>	~			
3	HC General	09/19/2016		492.37		BLOCKED TRANSACTION (CCD/5555566257/DR) - IL DEPT OF REVEN EDI PYMNTS			<not selected=""></not>	~			
4	HC General	09/19/2016	View Image 32962	2.50		AMOUNT MISMATCH (Issued Amount = 2.05)			<not selected=""> Duplicate Fraudulent</not>				
									Past Deadline Item Returned Stale Dated				

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



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.

≡ ★	*	?	4	¢
Collapse All -	BankFinancial		Client:	LUNA
Exception Processing	Void a Check			
2 Transaction Processing	Step 1. Enter check information.			
Submit Issued Check File				
Add New Issued Check	Account Nickname: 7047003401			
Void a Check	Check Number: 5011			
🗁 Transaction Reports	Check Amount: 445.32			
ka Client Add/Edit	Issued Date: 12/08/2016			
System Reports	Step 2. Click the "Find Matching Check" button to find the check.			
% Web Links	Find Matching Check			
	Step 3. Venty the check that will be voided.			
	Step 4. Click the "Yold Check" button to complete the yold process.			
	Stud Check			
	Note: Voids are retained within the system for 90 days after an item has been voided.			

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.

