

Reverse Positive Pay

USER GUIDE

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POSITIVE PAY

About Reverse Positive Pay

Reverse Positive Pay helps to prevent check fraud by allowing company users to examine every check and make decisions to pay or return them.

Companies can have Positive Pay and Reverse Positive Pay services entitled but an account can only be entitled to one of the services.

Check Exceptions

About Check Exceptions

Check exceptions are checks that are presented for payment that differ from the reconciliation file stored at the financial institution.

Check Exception Reasons

Checks can differ from the reconciliation file for many reasons.

Exception Reason	Description
Duplicate Item	Two or more checks paid with the same serial number.
Amount Mismatch	The paid check amount and the issued amount are not the same.
Future Dated	The check was paid on a date earlier than when it was issued.
Posted Against Void	A paid check matched a voided issue.
No Issue Found	A paid check had no matching issue.
Serial Error	A paid check is missing a serial number. For example, the serial number may not have been correctly read during processing.
Payee Mismatch	The payee name on the posted check does not match the issued item. This Exception Reason is only applicable to companies that have the Payee Positive Pay service.
Posted Against Stop	A paid check matched a stopped issue.

Make Decisions on Check Exceptions

Company users can make pay or return decisions on check exceptions.

1. Click **Account Services > Positive Pay > Manage Exceptions**.
2. Go to the **Check Exceptions Awaiting Decision** section to make a decision on one or more exceptions:

Make a decision on one exception

1. Click the **Select Decision** link beside the exception.
2. Click a link in the **Decision** column.

Apply a decision to multiple exceptions

1. Select the check boxes beside the exceptions.
2. Select an **Apply this decision to selected exceptions** option and then click **Apply**.

3. Click **Continue**.
4. Verify the decision as needed and then click **Approve/Transmit**.

Verify Decisions Page Sample

Positive Pay

Manage Exceptions Enter Issues Import Issues Import Decisions Update Issues Exception Decisions Outstanding Issues Stale Issues >

Verify Decisions

Checks that have been converted into an ACH electronic payment display with a check number.

Check Exceptions Awaiting Decision [Change Selections](#)

Decision	Account	Check	Issued Date	Issued Amount	Amount Paid	Exception Reason	Payee	Approval Status
Pay	*2135	53434			\$40.00	No Issue Found		0 of 2 received

Approve Cancel Contact Us

Search for Check Exceptions

1. Click **Account Services > Positive Pay > Manage Exceptions**.
2. Go to the **Check Exceptions Awaiting Approval** or **Check Exceptions Awaiting Decision** section and then click the search (🔍) icon.

3. Complete the following fields:

- Account Number** The account number.
- Check Number** One check or a range of checks.
- Posted Amount** Specific amount or a range of amounts.

4. Click **Search**.

Search Exceptions Page Sample

Manage Exceptions Enter Issues Import Issues Import Decisions Update Issues Exception Decisions Outstanding Issues

Manage Exceptions

To make a decision on an exception, choose an applicable decision, check the appropriate exceptions, and then click "Continue".

Check Exceptions Awaiting Approval

Approvals for decisions can be made from 07:15 AM to 07:45 PM ET. Checks converted to ACH electronic payments appear with "ACH" beside the check number.

Search Exceptions

At least one field must contain search criteria. If more than one field has search criteria, only records that match all fields will be returned.

Account Number

Check Number

From Exact Match

To (Optional)

Posted Amount

Specific Amount

Range

Search Cancel

Decisions

Add a Delimited File Import Definition for Decisions

1. Click **Account Services > Positive Pay > Import Decisions**
2. Click the **Add a file definition** link.
3. Complete the **Description** section:

Definition Name	The name of the definition (up to 20 alphanumeric characters).
Description	Information about the definition (up to 20 alphanumeric characters).
File Contents	Decisions.
File Type	Delimited.

4. Complete the **Characteristics** section:

Field Delimiter	The character used to separate the data: comma (,), dash (-), semi-colon (;), or Tab.
Text Qualifier	A single or double quote that is placed on either side of the text so that if a data field includes a character such as a comma, it is not considered a field delimiter. For example, if a file includes a company name like "Sample Company, Inc." the text qualifier ensures that the company name is not separated by the comma during the import process.
Amount Format	Include a decimal in the amount (i.e. 123.00).

5. **Optional:** Select the **Default Field Value** to apply all items in the file:

- ABA/TRC** The routing number.
- Account** List of entitled accounts.
- Decision** **Pay or Return.**

6. Type the numeric order of the **Position Number** fields as they would appear in the file.
7. Click **Add File Definition**.

Add File Definition Page Sample

Positive Pay

Manage Exceptions Enter Issues **Import Issues** Import Decisions Update Issues Exception Decisions Outstanding Issues

Add File Definition

[Import a file with an existing format](#)

① Description Complete ▼

② Characteristics Complete ▼

③ Default Field Values Optional ▼

④ Field Properties Complete ^

Enter the numeric order of the fields listed below as they would appear in your import file. For example, if the first field in your file is "ABA/TRC", and the second field is "Account" you would list the fields as position number "1" and position number "2" to import.

Valid field properties are listed below for your reference.

Field Name	Position	Valid Field Values Within A File
ABA/TRC	position 1	Numeric only (0-9)
Account	position 2	Numeric only(0-9), 17 characters max
Check Number	position 3	Numeric only (0-9), 15 characters max
Amount	position 4	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	position 5	Numeric date in specified format (for example, MMDDYY)
Issue Type	position 6	Issue, I, Void, V
Issue Action	position 7	Add, A, Delete, D
Debit/Credit (optional)	position 8	Debit, D, Credit, C
Payee	position 9	Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 96 characters max

Add a Fixed File Import Definition for Decisions

1. Click **Account Services > Positive Pay > Import Decisions**
2. Click the **Add a file definition** link.
3. Complete the **Description** section:

Definition Name The name of the definition (up to 20 alphanumeric characters).

Description Information about the definition (up to 20 alphanumeric characters).

File Contents Decisions.

File Type Fixed.

4. Complete the **Characteristics** section:

Text Qualifier A single or double quote that is placed on either side of the text so that if a data field includes a character such as a comma, it is not considered a field delimiter. For example, if a file includes a company name like "Sample Company, Inc." the text qualifier ensures that the company name is not separated by the comma during the import process.

Amount Format Include a decimal in the amount (i.e. 123.00).

5. **Optional:** Select the **Default Field Value** to apply to all items in the file:

ABA/TRC The routing number.

Account List of entitled accounts

Decision **Pay or Return.**

6. Type the numeric order of the **Position Number** fields as they would appear in the file.

7. Click **Add File Definition**.

File Definition Confirmation Page Sample

Positive Pay

Manage Exceptions Enter Issues Import Issues **Import Decisions** Update Issues Exception Decisions Outstanding Issues >

Add File Definition

[Import a file with an existing format](#)

① Description **Complete** ▾

② Characteristics **Complete** ▾

③ Default Field Values **Optional** ▾

④ Field Properties **Complete**

Enter the numeric order of the fields listed below as they would appear in your import file. For example, if the first field in your file is "ABA/TRC", and the second field is "Account" you would list the fields as position number "1" and position number "2" to import.

Valid field properties are listed below for your reference.

Field Name	Position	Valid Field Values Within A File
ABA/TRC	<input type="text" value="position 1"/>	Numeric only (0-9)
Account	<input type="text" value="position 2"/>	Numeric only(0- 9), 17 characters max
Check Number	<input type="text" value="position 3"/>	Numeric only (0-9), 15 characters max
Decision	<input type="text" value="position 4"/>	Pay, P, Return, R
Decision Reason (optional)	<input type="text" value="position 5"/>	Alpha (a-z, A-Z) numeric(0-9) special characters (including spaces): list of reasons provided by bank
Amount (Optional)	<input type="text" value="position 6"/>	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00

Change Delimited and Fixed File Import Definitions for Decisions

1. Click **Account Services > Positive Pay > Import Decisions**.
2. Click the link in the **Name** column for the file you want to change.
3. Click the edit icon beside the heading of the section you want to change (i.e. **Description, Characteristics, Default Field Values (Optional), or Field Properties**).
4. Click **Save Changes**.

File Definition Details Page Sample

Positive Pay

Manage Exceptions Enter Issues Import Issues **Import Decisions** Update Issues Exception Decisions Outstanding Issues >

Edit File Definition

Import a file with an existing format

① Description Complete ▾

② Characteristics Complete ▾

③ Default Field Values Optional ▾

④ Field Properties Complete ▲

Enter the numeric order of the fields listed below, as they would appear in your import file. For example, if the starting position for ABA/TRC is 1 and its length is 2, the next available position in the record is 3. Enter the numeric length of the field to import.

Valid field properties are listed below for your reference.

Field Name	Position Number	Valid Field Values Within A File
Check Number	position 1 to position 6	Numeric only (0-9), 15 characters max
Decision Reason (optional)	position 7 to position 13	Alpha (a-z, A-Z) numeric(0-9) special characters (including spaces): list of reasons provided by bank
Amount (Optional)	position 14 to position 20	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00

Complete Previous

Save Changes Cancel

Delete Delimited and Fixed File Import Definitions for Decisions

File import definitions cannot be recovered once deleted.

1. Click **Account Services > Positive Pay > Import Decisions**.
2. Click the link in the **Name** column for the file you want to delete.
3. Click the delete icon (⊗) beside the **Description** section heading.

Search for Decisions Made on Check Exceptions

Company users can view the decisions made on check exceptions for entitled accounts regardless of who made the decisions.

1. Click **Account Services > Positive Pay > Exception Decisions**.
2. Complete the following fields:

- Output to** **Screen, CSV, or PDF.**
- View** All account types or a specific account type.
- Account** Accounts entitled to Positive Pay.
- Decision Date Range** **Specific Date, Date Range, or Previous Business Day.**
- Decision Option** **Include all decisions, Paid only, Return only, or Correction only** (this option might not be available to all companies).

3. Click **Generate Report**.

Exception Decisions Page Sample

Check Number	Amount	Issued Date	Posted Date	Disposition Decision	Payee
3575	\$98.00	05/20/2020	05/20/2020	Paid	test
4466	\$22.00	05/21/2020	05/20/2020	Paid	test
31449	\$55.00	n/a	06/16/2020	AutoPay - t51	

About File Import Definitions

File import definitions outline the format for imported files.

File import definitions can be delimited or fixed. A delimited file is a flat text file consisting of data items separated by a specific character. A fixed file is a text file consisting of data that have specific lengths and positions.

Add a Delimited File Import Definition for Check Issues

1. Click **Account Services > Positive Pay > Import Issues**
2. Click the **Add a file definition** link.
3. Complete the **Description** section:

- Definition Name** The name of the definition (up to 20 alphanumeric characters).
- Description** Information about the definition (up to 20 alphanumeric characters).
- File Contents** Issues.
- File Type** Delimited.

4. Complete the **Characteristics** section:

Field Delimiter	The character used to separate the data: comma (,), dash (-), semi-colon (;), or Tab.
Text Qualifier	A single or double quote that is placed on either side of the text so that if a data field includes a character such as a comma, it is not considered a field delimiter. For example, if a file includes a company name like "Sample Company, Inc." the text qualifier ensures that the company name is not separated by the comma during the import process.
Amount Format (if applicable)	Decimal included (i.e. 123.00) or Decimal not included (i.e. 123). An applied decimal format is required if decimals are not included.
Date Format (if applicable)	MMDDYY, MMDDYYYY, MM/DD/YY, MM/DD/YYYY, MM-DD-YY, MM-DD-YYYY, YYMMDD, YYYYMMDD, YY/MM/DD, YY-MM-DD, or YYYY-MM-DD.

5. **Optional:** Select the **Default Field Value** options you want applied to all issues in the import file: **ABA/TRC, Account, Issue Type, Issue Action.**
6. Click **Continue.**
7. Type the numeric order of the **Position Number** fields as they would appear in the file and then click **Add File Definition.**

File Definition Confirmation Page Sample

Add File Definition Confirmation

✔ **The following file import definition has been added successfully.**

[New selection](#) | [Add another file definition](#)

Description ✎

Definition Name: Sample Delimited
 Description: My sample
 File Contents: Issues
 File Type: Delimited

Characteristics ✎

Field Delimiter: Comma (,)
 Text Qualifier: Double Quote(")
 Amount Format: Decimal included (i.e. 123.00)
 Date Format: MMDDYY

Default Field Values (Optional) ✎

Field Properties ✎

The field properties below describe the relative locations for the data in the record. "Not used" indicates that the field will not be present in the uploaded file.

Field Name	Position Number	Valid Field Properties
ABA/TRC	1	Numeric only (0-9)
Account	2	Numeric only (0-9), 17 characters max
Check Number	3	Numeric only (0-9), 15 characters max
Amount	4	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	5	Numeric date in specified format (for example, MMDDYY)
Issue Type	6	Issue, I, Void, V
Issue Action	7	Add, A, Delete, D
Debit/Credit (Optional)	8	Debit, D, Credit, C
Payee	9	Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 96 characters max

Add a Fixed File Import Definition for Check Issues

1. Click **Account Services > Positive Pay > Import Issues**.
2. Click the **Add a file definition** link.
3. Complete the **Description** section:

Definition Name The name of the definition (up to 20 alphanumeric characters).

Description Information about the definition (up to 20 alphanumeric characters).

File Contents Issues.

File Type Fixed.

4. Complete the **Characteristics** section:

Text Qualifier

A single or double quote that is placed on either side of the text so that if a data field includes a character such as a comma, it is not considered a field delimiter. For example, if a file includes a company name like "Sample Company, Inc." the text qualifier ensures that the company name is not separated by the comma during the import process.

Amount Format (if applicable)

Decimal included (i.e. 123.00) or Decimal not included (i.e. 123). An applied decimal format is required if decimals are not included.

Date Format (if applicable)

MMDDYY, MMDDYYYY, MM/DD/YY, MM/DD/YYYY, MM-DD-YY, MM-DD-YYYY, YYMMDD, YYYYMMDD, YY/MM/DD, YY-MM-DD, or YYYY-MM-DD.

- 5. **Optional:** Choose the **Default Field Value** options you want applied to all issues in the import file: **ABA/TRC, Account, Issue Type, and/or Issue Action.**
- 6. Complete the **Field Properties** section:
- 7. Click **Add File Definition.**

Position Number

The numeric location of the field in the file.

Length

The numeric length of the field in the file.

Add File Definition Confirmation Page Sample

Add File Definition Confirmation

 The following file import definition has been added successfully.

[New selection](#) | [Add another file definition](#)

Description 

Definition Name: Sample Fix
Description: Sample
File Contents: Issues
File Type: Fixed

Characteristics 

Amount Format: Decimal included (i.e. 123.00)
Date Format: MMDDYY

Default Field Values (Optional) 

Field Properties 

The field properties below describe the relative locations for the data in the record. "Not used" indicates that the field will not be present in the uploaded file.

Field Name	Position Number	Valid Field Properties
ABA/TRC	1 to 9	Numeric only (0-9)
Account	10 to 19	Numeric only (0-9), 17 characters max
Check Number	20 to 30	Numeric only (0-9), 15 characters max
Amount	31 to 39	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	40 to 46	Numeric date in specified format (for example, MMDDYY)
Issue Type	47 to 48	Issue, I, Void, V
Issue Action	49 to 50	Add, A, Delete, D
Debit/Credit (Optional)		Debit, D, Credit, C
Payee	51 to 70	Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 96 characters max

Change Delimited and Fixed File Import Definitions for Check Issues

1. Click **Account Services > Positive Pay > Import Issues**.
2. Click the link in the **Name** column for the file you want to change.
3. Change the file import definition as needed by clicking the edit icon beside the **Description**, **Characteristics**, **Default Field Values**, or **Field Properties** sections.
4. Click **Save Changes**.

Delete Delimited and Fixed File Import Definitions for Check Issues

File import definitions cannot be recovered once deleted.

1. Click **Account Services > Positive Pay > Import Issues**.

2. Click the link in the **Name** column for the file you want to delete.
3. Click the delete icon () beside the **Description** section.
4. Verify the definition as needed and then click **Delete**.

File Formats & Requirements

Custom File Definition Field Requirements

Field requirements and formats for delimited and fixed file definitions.

Field	Required	Supported Formats/Characters
Amount	Yes	Dollar amounts with or without a decimal (.) or dollar sign (\$). If the decimal is not included, the customer needs to select an applied decimal format, Whole Dollar (123 =123.00) or Implied (123 =1.23).
Issue Date	Yes	MMDDYY, MMDDYYYY, MM/DD/YY, YYMMDD, YYYYMMDD, YY/MM/DD, MM/DD/YYYY, MM-DD-YY, MM-DD-YYYY, YYYY/MM/DD, YY-MM-DD, YYYY-MM-DD
ABA/TRC	No, if default is value defined.	Numbers 0 - 9. Must match the routing number (ABA/TRC) set up with your financial organization.
Account	No, if default is value defined.	Numbers 0 - 9. Must match the account number setup with your financial organization.
Check Number	Yes	Numbers 0 - 9. Up to 15 characters allowed.
Issue Type	No, if default is value defined.	I for issue or V for void (not case sensitive). If this field is undefined or has characters other than I or V, it defaults to I for issue.
Debit/Credit	No	Not a required field and not required in file or mapped in field definition.
Issue Action	No, if default is value defined.	A for add or D for delete. If this field is left blank or has characters other than A or D, it defaults to A for add. This field must be mapped, however you do not need to include it within the actual file.
Payee Name	Only required for Payee Positive Pay.	Letters A - Z and numbers 0 - 9. Up to 96 characters allowed for non-payee positive pay accounts. Up to 80 characters allowed for payee positive pay accounts.