Positive Pay Reference Guide

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Working Positive Pay Exceptions

- In the navigation menu, select Business Banking.
- Click the Positive Pay tile. This will launch the Positive Pay site.

RCB BANK

Home Home	Busines	s Banking Section	
🖂 Messages		0	
Transfers & F	ayments	BUSINESS BANKING SERVICES	
🗒 Business Bar	king	\$≵ Payments	& Recipients
eDocuments		Create, modify, initiate or delete ACH or Wire Payments	Create, modify or delete recipients
Card Service		(C) Desibles Dev	
Services		Positive Pay Manage payment decisions	
ô? Settings			

- Select the Exceptions Processing menu.
- Click Quick Exceptions Processing.

Search exceptions	Q		±
Decisions Needed (0) V Decisioned (2) Total (2)	\$0.00 \$6,621.95 \$6,621.95	There are 0 exceptions to review. Exceptions will be given a decision of Return if decisions are not made by 2:00 PM Central Time (US & Canada).	
		Decisions Needed	
		2 Decisioned s6,621.95	

- Click the Decisions Needed header to display your exceptions.
- Select an Exception you want to pay or return. The transaction details appear in the right pane.

Good Afternoon.

Ops1000	BLOCKED TRANSACTION	\$1,635.35	Default Decision: Return
Ops1000	UNAUTHORIZED ACH TRANSACTION	\$1,846.24	Account Nickname: Ops1000 Check #: 17849 Amount: \$10,000.00 Issued Amount: \$100.00 Paid Date: 12/01/2022 Issued Date: 10/01/2022
Ops1000	AMOUNT MISMATCH	#17849	Front Back
Ops1000	DUPLICATE PAID ITEM	#18008	Hover over image to zoom. Click to view full-size image.
Ops1000	PAID NOT ISSUED	(2) 🗸	Hover over image to zoom. Click to view full-size image.
Ops1000	PAYEE NAME MISMATCH	#17929	SAMPLE 1936
Ops1000	STALE DATED ITEM	#17960	MIRITY Joe Payee \$ 35.00
Ops1000	VOIDED ITEM	#17788	Thirty five and 00/100
Decisioned (0)		\$0.00	Demo Demo Bank
Total (9)		\$24,991.90	<000000186< 000000529* 1000

Additional steps on the next page.



In the transaction details pane, do one of the following:

- Select the Pay or Return radio button.
- On an ACH exception if you want to establish a rule to prevent a future exception, click Add ACH Rule button. The ACH Rule window appears.
 - Select an SEC Code.
 - Select a Transaction Type.
 - (Optional) Edit the Max Amount.
 - Click or tap Done.
- If you wish to return the item, select the Return radio button.
 - Select a reason in the drop-down list.
- Complete steps 3-5 for multiple exceptions.
- Click Submit All Decisions.

Adding ACH Rules:

On an ACH exception if you want to establish a rule to prevent a future exception, click Add ACH Rule button. The ACH Rule window appears.

- Select an SEC Code.
- Select a Transaction Type.
- (Optional) Edit the Max Amount.
- Click or tap Done.

Unauthorized ACH transaction

Default Decision: Return		ne: 2:00 PM Central & Canada)		
Account Nickname: 7773	Amount:	\$40.55	Paid Date:	06/28/2024
CCD / 103112594 / DR				
RCB Bank				
		\$	$\mathbf{\Sigma}$	
4	Add Rule	Pay Re	turn	
•••••••				

Additional steps on the next page.

Manually Uploading Checks

- Select the Transaction Processing Menu
- Click Add New Issued Check
- Enter the required Check information
 - Account Nickname
 - Check Number
 - Amount
 - Issued Date
 - Issued Payee
- Click Add Check

File Mapping a Check File

- File mapping is required before uploading your first check file.
- Click Client/Account Maintenance
- Click File Mapping
- Add New
- Enter a Profile Name for your file mapping
- Select the file format
- · Choose file to upload and click next
- Choose each option that corresponds with your file.

			File Mapping		
	Column 1	Column 2	Column 3	Column 4	i
1	185315	200.27	GENERAL STORE	12/9/2022	- 1
2	185316	315.00	FARMING CORP	12/9/2022	
3	185317	1417.61	APPLES & PEARS	12/9/2022	
4	185318	3453.24	MEDICAL LLC	12/9/2022	
5	185319	41.93	HIRING SOLUTIONS	12/9/2022	
6	185320	223.57	COWS UNLIMITED	12/9/2022	
٩					
lect All Clear All					
elect All Clear All	Skip I	tows at Ending			
elect All Clear All		Rows at Ending	Do Not Require File Totals		
iect All Clear All		s Options:			

- Click Next
- Attach each column with the corresponding item

Additional steps on the next page.

	Column 1	Column 2		Column 3	Column 4
	1 185315	200.27		GENERAL STORE	12/9/2022
	2 185316	315.00		FARMING CORP	12/9/2022
	3 185317	1417.61		APPLES & PEARS	12/9/2022
	4 185318	3453.24		MEDICAL LLC	12/9/2022
	5 185319	41.93		HIRING SOLUTIONS	12/9/2022
	6 185320	223.57		COWS UNLIMITED	12/9/2022
					10.0.000
heck Number:	Column	1	*		
mount:	Column	2	*	Insert Decimal Point	
sued Date:	Column	4	~	Dates in file do not include a	separators (Ex: '/' or '
Special Date Type:	<not sel<="" td=""><td>ected></td><td>Ý</td><td></td><td></td></not>	ected>	Ý		
Note: Special Date Type etween the month, day a Optional Fields			do not con	tain separators (typically dashes	or slashes)
Account Number:	<select></select>		*		
ccount Nickname:	<select></select>		*		
otes:	<select></select>		~		
sued Payee:	Column	3	*		
cord Type:	<select></select>		~	Convert Negative Amounts	to Voids

- Click Next and Review your mapping
- Click Save

Issued Item Code:

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Uploading a Check File

- Click Transaction Processing
- Click Submit Issued Check File
- Choose File
- Select the account nickname
- Select your File Mapping Format
- Process File

Step 1. Select a file to	process.		
Choose File No file of	thosen		
Step 2. Input details a	bout the file.		
Account Nickname:		~	
File Mapping Format:		~	
Step 3. Click the "Pro	cess File" button.		
	Process File		

Additional steps on the next page.



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Voiding a Check

- Click Transaction Processing
- Click Void a Check
- Select the Account Nickname
- Input the Check Number, Check Amount, and Issued Date
- Click Find Matching Check
- · Verify the check to ensure it is the correct one to be voided
- Select Void Check

Account Nickname:	<not selected=""></not>
Check Number:	
Check Amount:	
Issued Date:	
Step 2. Click the "F	ind Matching Check" button to find the check.
-	ind Matching Check" button to find the check. Find Matching Check heck that will be voided.
-	Find Matching Check

Void a Check

Note: Void history is retained within the system for 90 days after an item has been voided

Check Search

- Click Transaction Processing
- Click Check Search
- Select your Account Nickname
- Select a Check Status
- Input a Check Number Range
- Select a Date Status
- Input a Check Date Range
- And Search

Also, within "Show Additional Options"

- This will give you access to Amount Ranges, Decisions, Reasons, and Issued Payee
- You can include Reversals in your searches

Client Test Client ×			
rest client w			
Account Nickname			
All Account Nicknames			
Check Status			
All	~		
Check Number From		Check Number To	
Date			
lssued	~		
Date From		Date To	
	#		Ê
Show additional options			~
Show additional options			~
Amount From		Amount To	
Decision		Reason	
All Decisions		All Reasons	
Issued Payee			
Include Reversals			

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

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