Affinity Federal Credit Union

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Positive Pay User Guide

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Positive Pay

What is Positive Pay?

Positive Pay is a fraud detection tool for check and ACH transactions. The service matches presented check and ACH transactions to previously provided transaction details such as check number, check amount, ACH company ID and ACH transaction amount. If transaction details match, the item is automatically paid. If transactions details do not match, the company is required to review the transaction and make a decision as to pay or return.

How does Positive Pay work?

Positive Pay for checks requires a company to provide a list of issued checks to Affinity each day checks are written. When those issued checks are presented for payment, they are compared electronically against the check issue information provided.

The check list contains check numbers, account numbers, amounts, payee names and issue dates. When a check is presented that does not have a match in the file, it becomes an exception item. Affinity sends the exception item to the company for review via Business Advantage. The company must then let us know whether to pay or return the check.

Positive Pay for ACH transactions requires the company to create payment rules that direct the system to pay an item. The payment rules include transaction amount, type of ACH transaction (known as the SEC code), ACH company ID number, and allowable amount. When an ACH transaction is presented that does not match the payment rule, it is classified as an exception. Affinity then sends the exception item to the company for review via Business Advantage. The company must then let the Bank know whether to pay or return the ACH transaction.

Positive Pay FAQs

What is changing with Positive Pay?

With the new Business Advantage platform, you will manage Positive Pay exceptions directly within online banking, giving you greater visibility and control over exception decisions.

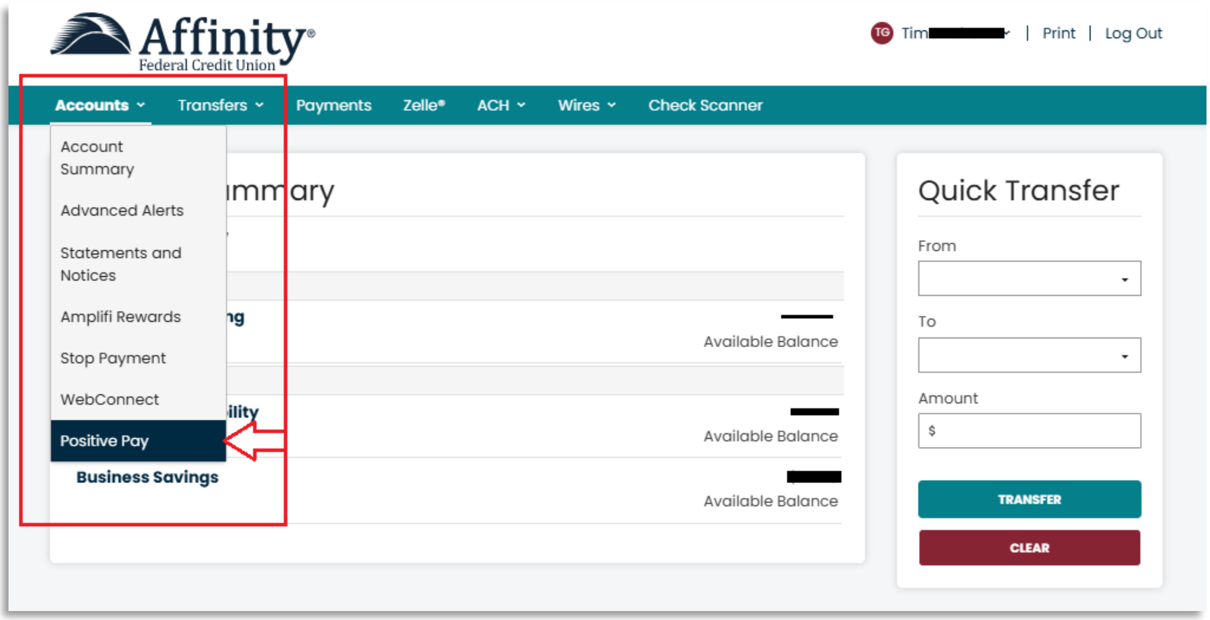
Key changes include:

- **You'll have direct control over exception decisions.** Instead of Affinity contacting you, you will log in each day to approve or reject any transactions flagged as exceptions.
- **Daily notifications.** You will receive an email and/or text message at 7:00 a.m. (Monday–Friday) if there are items that require review.
- **Enhanced fraud protection.** Payee information is now validated as part of Positive Pay processing. If a payee is not included on the check issue file, the item will be flagged for review.
- **Decision deadline.** Exceptions must be reviewed before 12:00 p.m. (EST) each business day. Items not reviewed by the deadline will be automatically rejected.

How do I access Positive Pay?

Positive Pay is accessed through the Business Advantage platform using **Single Sign-On.**

- If you were previously enrolled in Positive Pay and were the Primary Administrator in the prior online banking platform, you will automatically have access within Business Advantage.



- If another user needs the ability to review and decision Positive Pay items, they must first be added as a user in Business Advantage.

Once the user has been added:

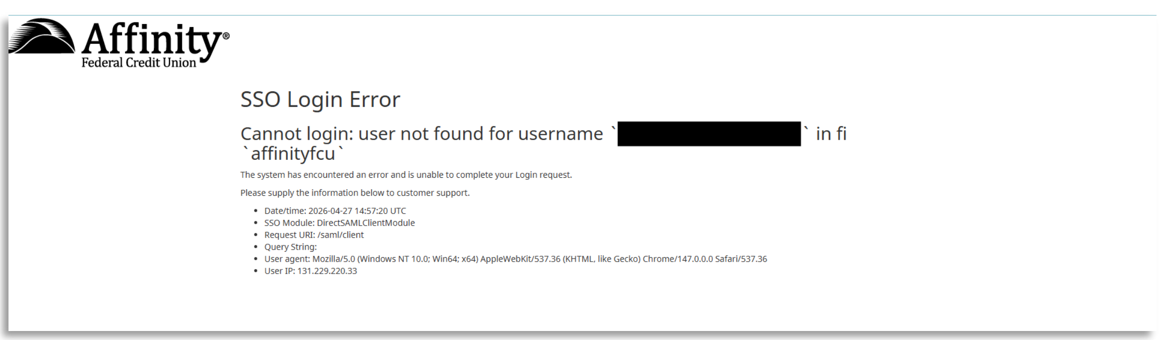
1. Email BusinessServicing@affinityfcu.com
2. Include the user's Business Advantage username
3. Affinity will enable Single Sign-On access for Positive Pay.

Refer to the User Guide for instructions on adding users.

What happens if a username changes?

If a user changes their Business Advantage username after Single Sign-On has been set up, Positive Pay access will need to be updated.

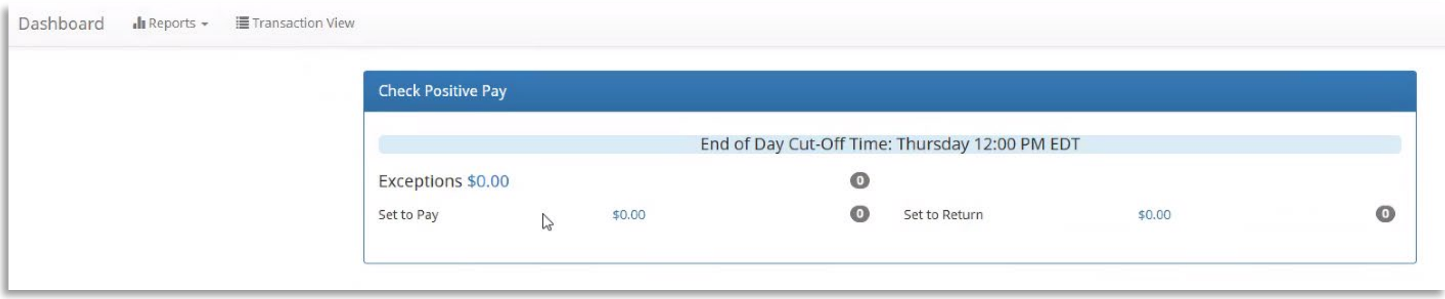
You may see an error message when attempting to access Positive Pay. To resolve this, email BusinessServicing@affinityfcu.com with the updated username and we will update the access on the back end.



Getting Started

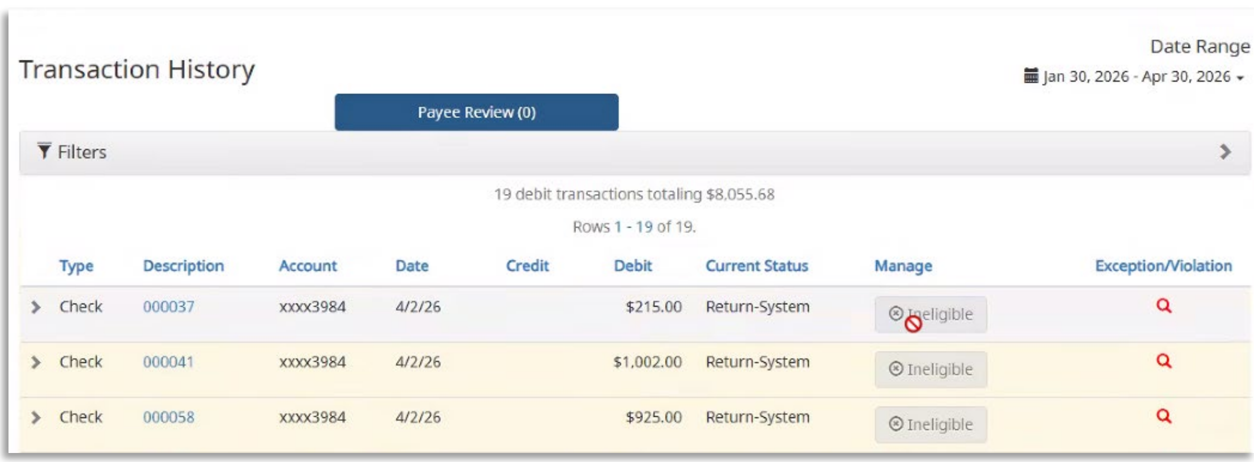
Processing Transactions

Within the Positive Pay Dashboard users can choose either "ACH" or "Check" Positive Pay to begin reviewing transactions. However, Transaction View allows users to manage all transactions in one place.



Review Transactions

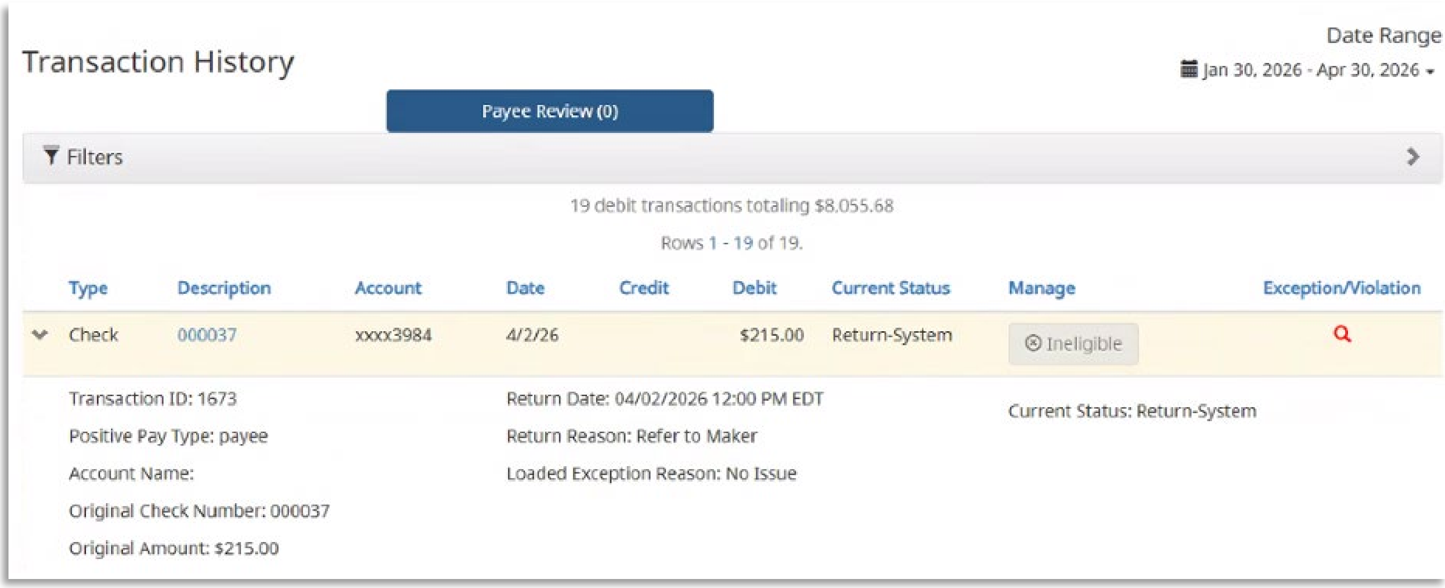
Items highlighted in **yellow** are currently in a **Return** status.
Items highlighted in **green** are currently in a **Pay** status.



All items presented may be managed by choosing "Pay" or "Return" as needed until the daily cut-off time has been reached. The status on the "Current Status" will be how the item is handled at the cut-off time.

The view may be filtered to present only exceptions. Exceptions will show a red icon on the right to indicate why they are an Exception. These items should be closely reviewed.

For more information about an exception, expand with the > for the individual item or hover over the Exception/Validation Icon.



Processing Check Transactions

Check exceptions occur when a presented check doesn't meet the criteria of an existing issuance item or is identified as a payee discrepancy.

Review the Check Exceptions by looking at the expanded detail by clicking the dropdown arrow on the left side > and by clicking on the check # to see the front and back of the image.

To change the return reason for a check, click the dropdown arrow on the left side, then click on the "Return Reason" link. Choose the correct reason from the list.

Use the filters on the dashboard and transaction view screens to sort items by criteria like amount or status.

Common return reasons for checks include:

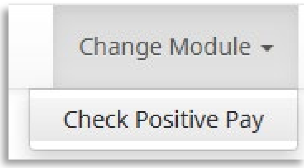
- Incorrect Amount
- Duplicate
- Fraudulent
- Payee Name Mismatch
- Prior Stopped
- Prior Void
- Refer to Maker
- Serial Number Incorrect
- Signature Irregular
- Signature Missing, and
- Stale Dated.

You will choose from the presented list of Return Reasons when making the decision to return a check.

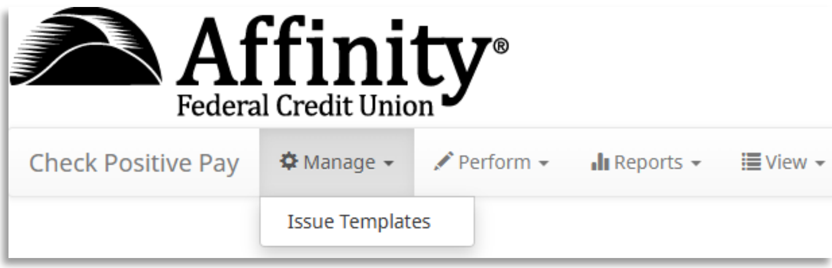
Check Issuance File Processing

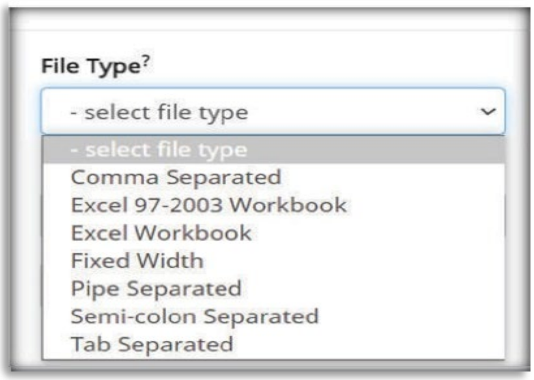
Creating an Issue File Template

- Navigate to the Check Positive Pay Module

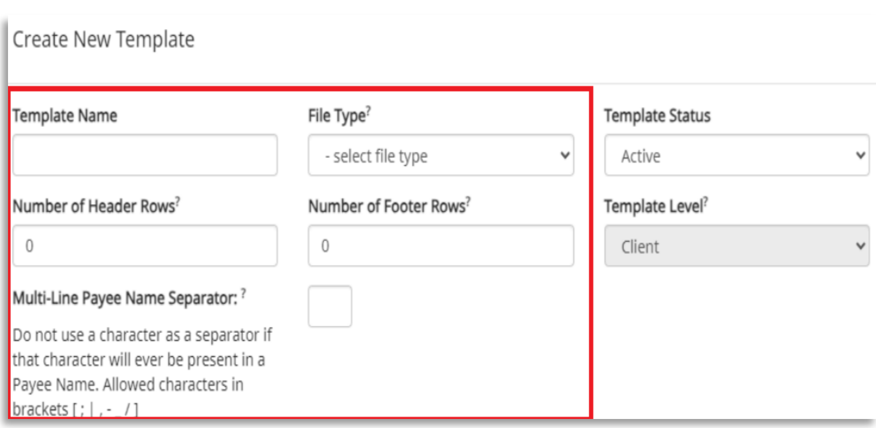


- Click on **Manage** in the menu bar
- Click on **Issue Templates**
- Click on **Create New Template**
- The Create New Template window will open
- **Select the File Type** that matches the format of the file you will be using to upload the issued checks into Check Positive Pay.





- Template Status will default to **Active** for a new template.
- If your file has a header and/or footer, specify the number of lines in each. Leave at zero if a header and/or footer is not included in your file.
- Template Level will default to **Client**.
- If a Multi-Line Payee Name Separator will be used in the Payee Name field in the file, add the character in the box.



Issuer File Mapping

- Match the data in your file to the corresponding columns in the File Mapping table.
- Check the **Add** box next to each Input Field that appears in your file
- Enter the number of the column in the file where this field is found
- For Amount, check the box that reflects how the amount is formatted in your file.
- For Status, you can use the default description or enter a custom one from your file. If checked, it must match what is contained in the file. If not checked, all issue items will be loaded with a status of issued.
- When finished, click Save.

File Mapping

Add	Input Field?	File Column?	Field Format
	Check Number	1	
	Amount?	2	◉ Fractional Dollars (12.34) ○ Whole numbers of cents (1234)
☑	Status?	3	ISSUED - for ISSUED VOIDED - for VOIDED
☑	Account Number?	4	
☑	Issuance Date?	5	
☐	Payee Name?		
☑	Routing Number?	7	

	A	B	C	D	E	F	G
1	Check Number	Amount	Status	Account Nun	Issuance Date	Payee Nam	Routing Number
2	1233	100.00	Issued	100000000	1/20/2023		021406667
3	1234	200.00	Issued	100000000	1/20/2023		021406667
4							
5							

Loading an Issue File

- Navigate to the Check Positive Pay Module
- Click on **Perform** in the menu bar
- Click on **Issue File Load**
- Choose the Template for your Issue File from the **"Template to Use with Issue File"** Dropdown Box
- Drag & drop or Browse your PC for the issue file to be loaded.
- Click Upload
- The Issuance File Status screen will display.
- The issued items entered will be shown as well as item status, item count, total dollar amount, load date and load time.
- File can be deleted by choosing "Delete" at the bottom right.

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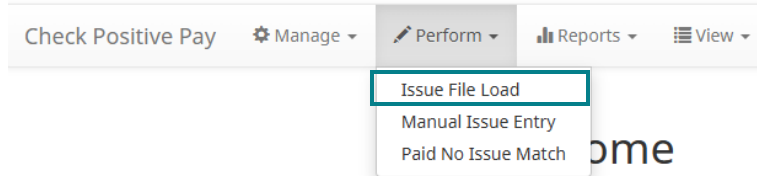
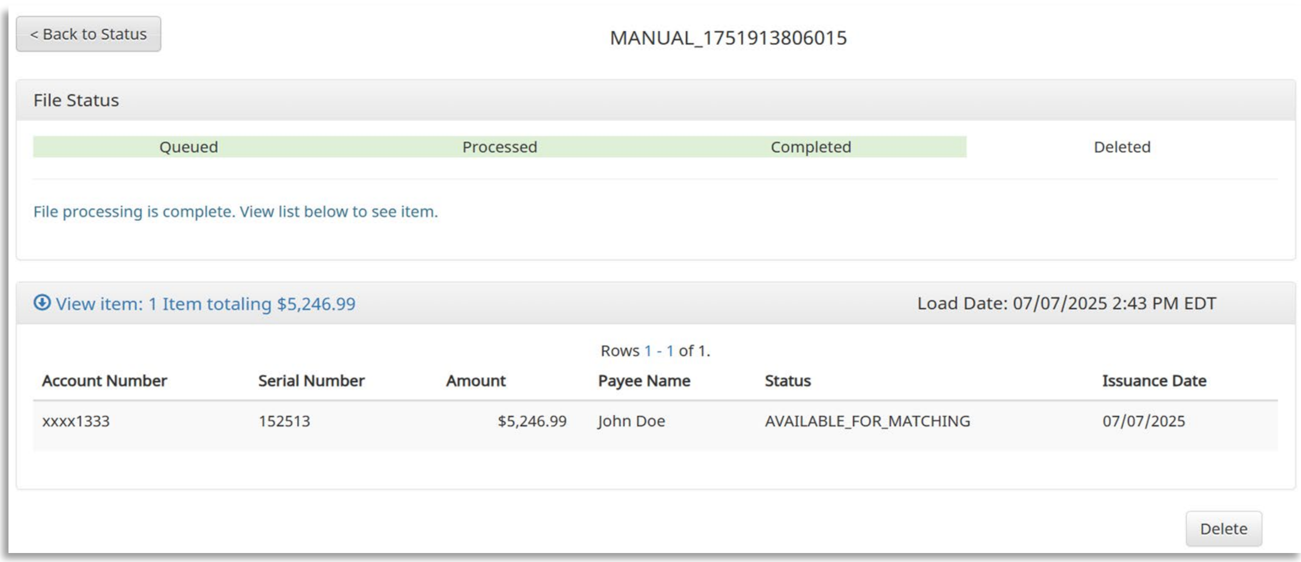
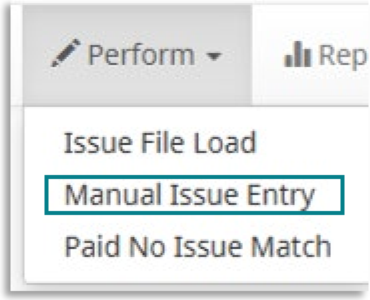


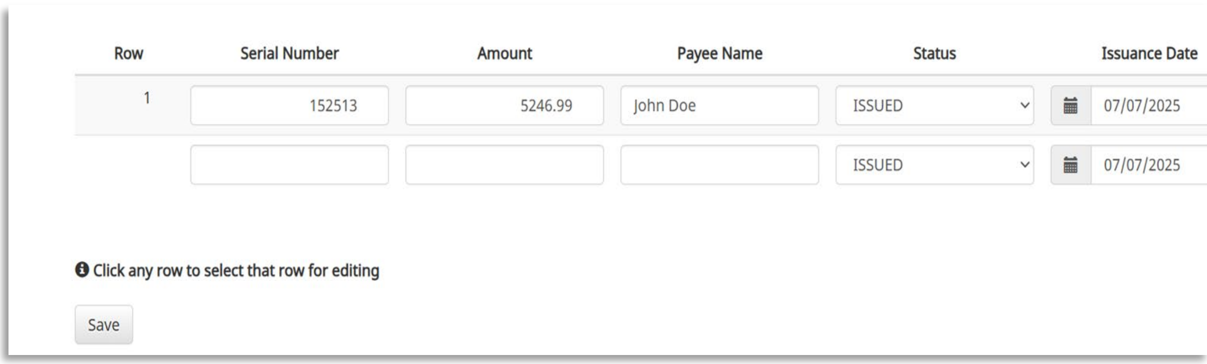
Any errors for the file will be shown and can be corrected, and the file can then be saved and submitted for processing after the correction.



Manual Issue Entry

- Navigate to the Check Positive Pay Module
- Click on **Perform** in the menu bar
- Click on **Manual Issue Entry**
- Type in the Account Name or Account Number you want to add issue items for and choose it from the dropdown
- Key in the Check Number, Amount, Payee Name, Status, and Issuance Date.
- Click Save





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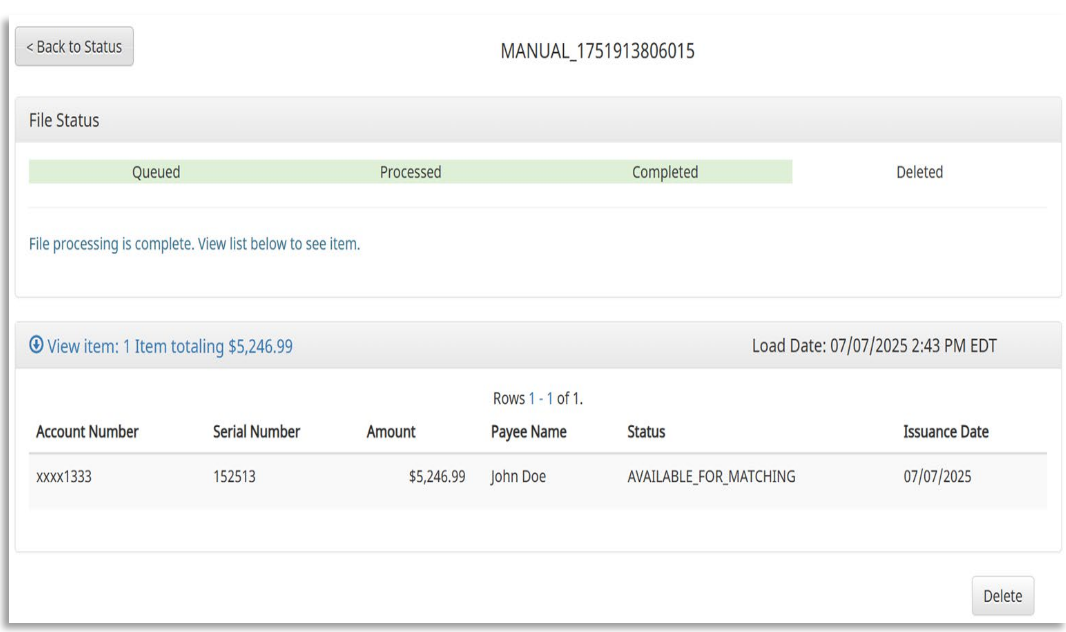
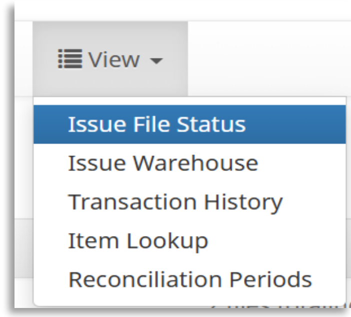
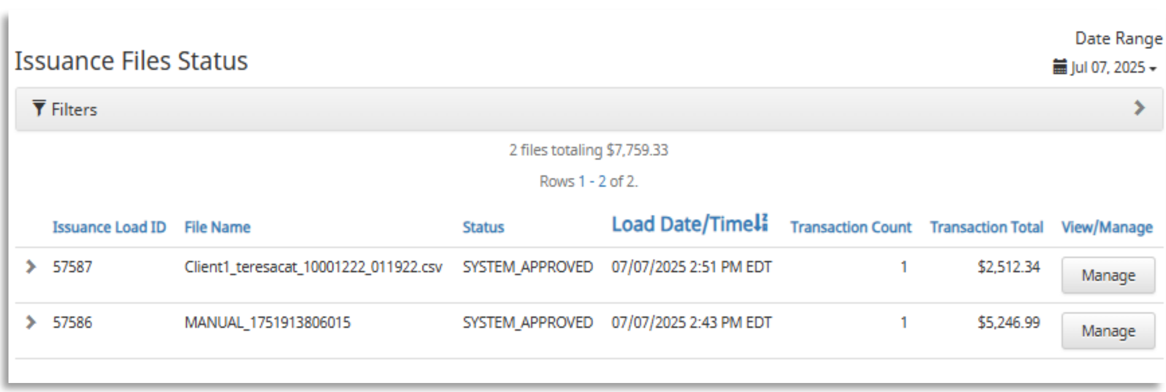


Issuance File Status



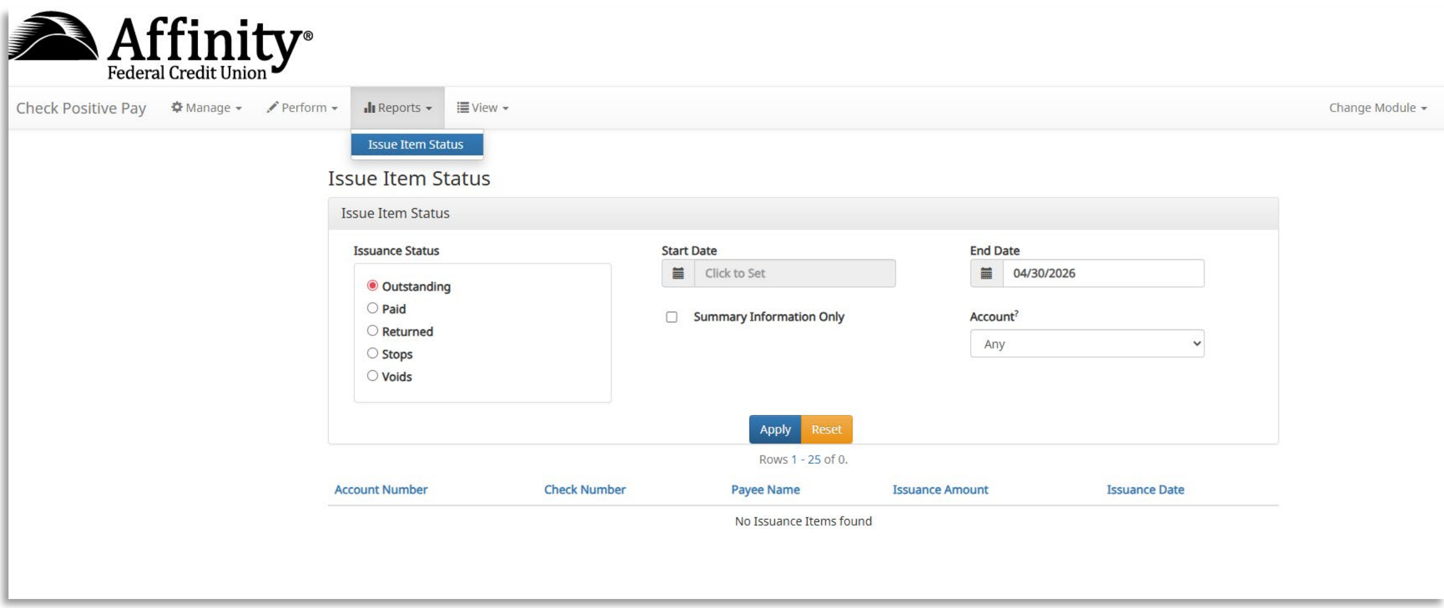
- Navigate to the Check Positive Pay Module
- Click on **View** in the menu bar
- Click on **Issue File Status**
- The Issue Files Status screen will display
- A list of the Issued Files for the chosen date range will be displayed.
- Details shown:
    - Issuance Load ID
    - FIle Name
    - Status
    - Load Date/Time
    - Transaction Count
    - Transaction Total
    - Option to View/Manage File Status of Each File
        - See the status of individual checks
        - Delete files where no items have yet been used in matching
    - Press the arrow to the left to expand the detail to see the issuance template name
    - User Instructions
        - If the status of your file is **Queued**, wait a minute and refresh the page to see the final status
        - If the status of your file is **Suspended**, this means it is waiting to be approved



Check Positive Pay Reports

Issue Item Status

- Navigate to the Check Positive Pay Module
- Click on Reports in the menu bar
- Click on Issue Item Status
- Filter the view by:
    - Issuance Status
    - Date Range
    - Account Number
    - Choose Summary or Detailed Information
    - Click Apply
- Results can be Downloaded to a CSV file



Questions?

If you have any questions, please contact your Affinity Business Banker or schedule a Business Services appointment at a time that is convenient for you.