

Positive Pay Process

User Permission

- Positive Pay setup must be completed in NuPoint prior to granting access in Digital Banking.
- Access to Positive Pay is located on the Checking Account tab below ACH and Wire permissions.

Positive Pay Access:



Digital Banking User Process

The screenshot shows the InvisionBank digital banking interface. On the left is a teal sidebar with navigation options: Manage Profile, View Accounts, Move Money, ACH, Wires, Positive Pay (circled), Company Management, Deposit Checks, Manage Cards, Find Locations, Messages, and Manage Alerts. The main content area is divided into three panels:

- POSITIVE PAY EXCEPTIONS:** Header with a pencil icon. Sub-header: All Accounts →. Updated: Feb 07, 2019 3:21:22 PM. Content: PAID NOT ISSUED 100 Mike's Acct *1954 \$65.00 > 08/14/2017.
- POSITIVE PAY CHECKS ISSUED:** Header with a plus icon and pencil icon. Sub-header: Current date →. Updated: Feb 07, 2019 3:21:22 PM. Content: NO CHECKS ISSUED.
- POSITIVE PAY DECISIONS:** Header with a plus icon and pencil icon. Sub-header: Current date →. Updated: Feb 07, 2019 3:21:22 PM. Content: NO DECISIONS.

Step 1: Customer may add Issued Checks or Import a file

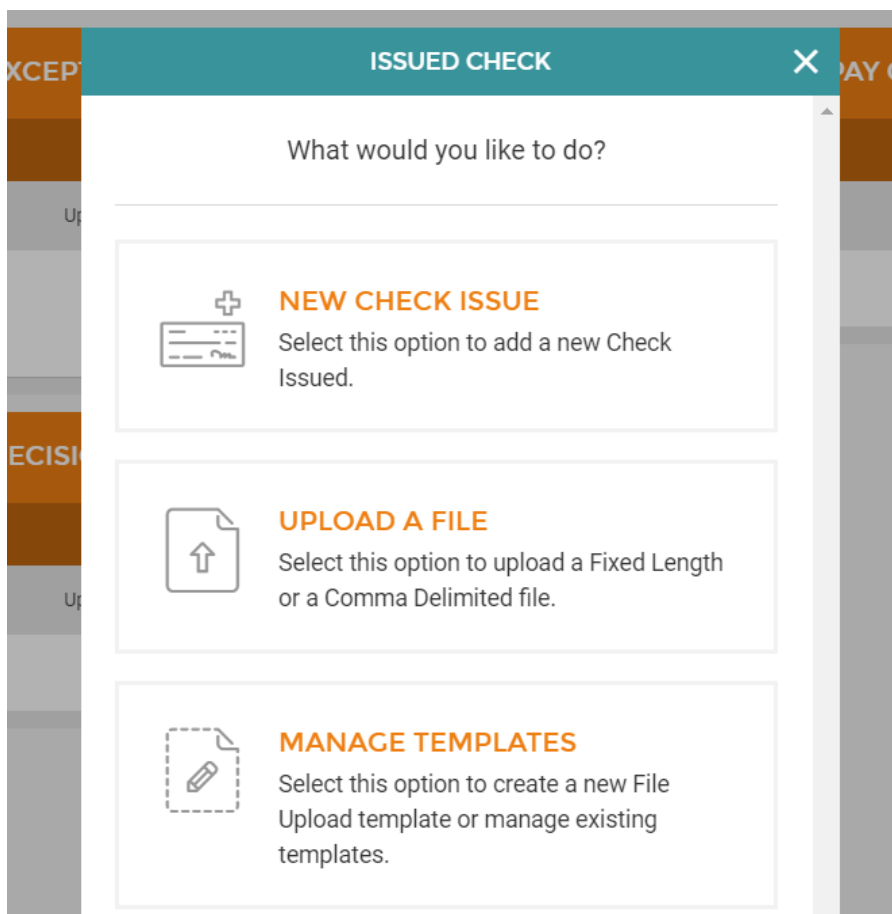
** Default cutoff for Positive Pay additions and decisions is 3:00 p.m. CST.

Manually adding a check:

- Click “+” to manually add checks or import a file.



- Select input method. The user has the option to save import file formats as a template for future use.



If Customer Imports File

****File can be Fixed Length or CSV (comma-separated values) / Comma Delimited**

If Comma Delimited

- User will select the fields that are contained in the file. The fields must be in the order they are saved in the CSV file.
- Enter the number of lines to skip if any header information is included in the file.
- If amounts in file exclude decimals, select that option at the end of the upload screen.
-

< **UPLOAD DETAILS** X

Choose a layout template to apply (optional):

LAYOUT TEMPLATE →

Heads up! Applying a template will remove any layout that you may have created below.

Select the fields contained in the Fixed Length file and place them in the order they exist from left to right. If you would like to ignore a field, insert a **Filler** notation.

Account Number **Required**

FIELD LENGTH required

Amount **Required**

FIELD LENGTH required

Serial Number **Required**

FIELD LENGTH required



UPLOAD DETAILS



Amount **Required**

FIELD LENGTH required



Serial Number **Required**

FIELD LENGTH required



Write Date **Required**

FIELD LENGTH required



+ Insert New Field

Number of Header Rows to Skip:


HEADER ROWS

Amount Excludes Decimals


READ FILE →

Step 2: Exceptions

- Any exceptions will be listed for the user to decision.

POSITIVE PAY EXCEPTIONS 

All Accounts →

Updated: Feb 07, 2019 3:21:22 PM 

PAID NOT ISSUED	
100	\$65.00 >
Mike's Acct *1954	08/14/2017

- Click on the item to select the appropriate decision.

Positive Pay Exceptions

100

[Approve](#) | [Fix](#) | [Return](#)

ACCOUNT
Mike's Acct *1954

AMOUNT
\$65.00

DATE
08/14/2017

EXCEPTION REASON
Paid Not Issued

Any previous decisions will be listed in on the main Positive Pay page and can be displayed by a date range.

