



Positive Pay secure check payout

Positive Pay User Guide



eDOC INNOVATIONS



TRADEMARKS

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Positive Pay

Mitigate Check Fraud – Reduce Risk

Positive Pay is a secure check payout product for merchants. This system matches the routing and transit number, MICR account number, check serial number, and dollar amount of items received for in-clearing against a list of checks previously authorized and issued by the merchant. Items not found on the list, having non-matching amounts, stale-dated, or canceled by the merchant will appear on a list of exceptions. The merchant can review these items and approve or decline them up until a specified daily cutoff time selected by the financial institution. After that time, exception items will be either approved or declined automatically, depending on the policy set by the financial institution, and sent for either posting or return based on that decision.

Two Easy Steps

1. **Add Items** to the list of checks issued, either through CSV file upload or manual entry.
2. Approve or decline checks that are **Exceptions**.

Check Monitoring Simplified

- View or cancel **Outstanding** checks
- Search the **History** of items to determine status and other information
- Create **Reports** to monitor Positive Pay activity

Access Positive Pay

Positive Pay appears as an option on the MyDocuments tab in 2020eDoc. Merchants can access 2020eDoc by direct login or by secure handoff from their home banking portal.



Positive Pay opens on the Exceptions tab, where items added in the last 30 days needing attention prior to the daily cutoff time appear. Select the desired tab.

Select tab

Exceptions
Outstanding
Add Items
History
Reports

Processing time remaining: 0:55:34

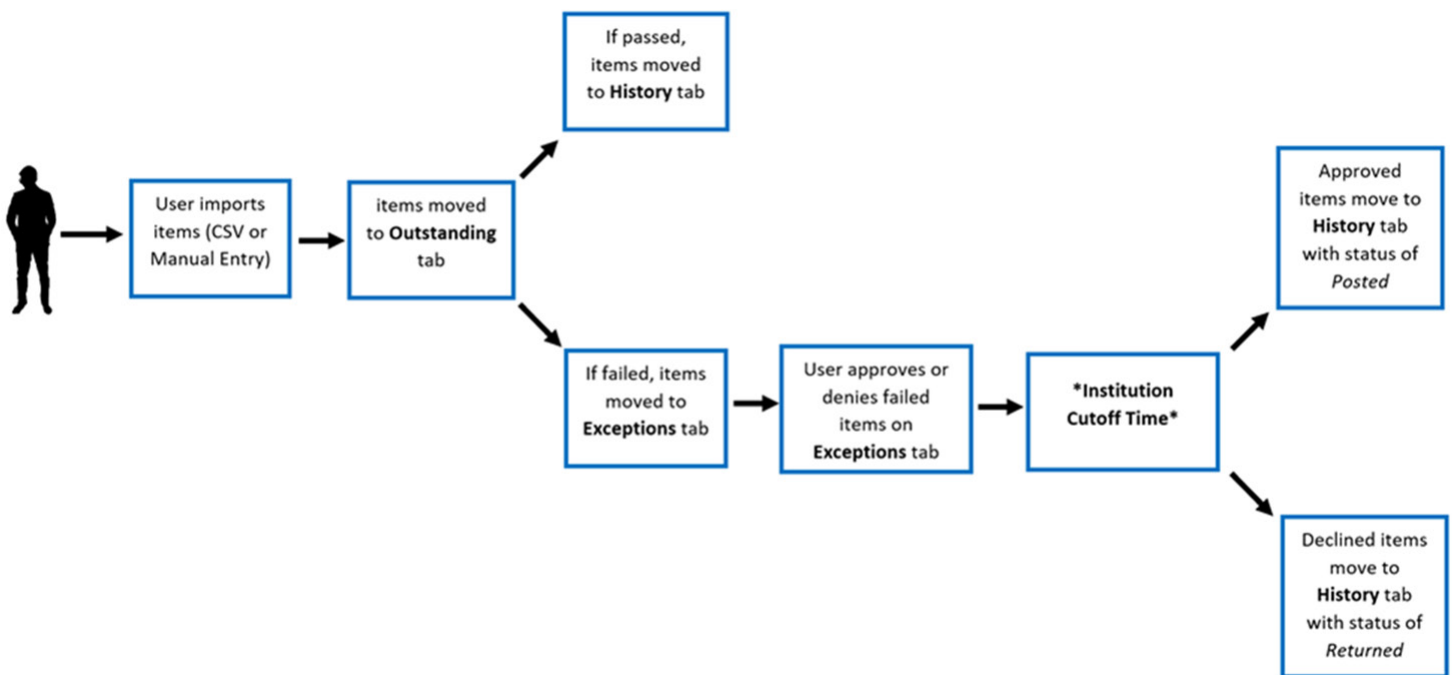
Check Account	Check #	Amount	Payee	Exception Type	Approve	Decline	Reason
66271427	403	\$2.03	Eric Burz	Amount Mismatch	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<div style="border: 1px solid #ccc; height: 20px; width: 100%;"></div>
66271427	404	\$9.00	Eric Burz	Not Approved	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Item not found on approved list
66271427	405	\$32.30	Eric Burz	Not Approved	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Item not found on approved list
66271427	406	\$7.06	Eric Burz	Amount Mismatch	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<div style="border: 1px solid #ccc; height: 20px; width: 100%;"></div>
66271427	407	\$4.09	Eric Burz	Stale Dated	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<div style="border: 1px solid #ccc; height: 20px; width: 100%;"></div>
66271427	408	\$66.10	Eric Burz	Not Approved	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Item not found on approved list

Positive Pay Process Flow

- Items are imported into the Positive Pay system either by uploading a CSV file or manual entry. Imported items remain on the **Outstanding** tab until they are imported into the Item Processing system.
- As items are imported into the Item Processing system, they move either to the **Exceptions** tab if failed or the **History** tab if passed.
- Items remain on the **Exceptions** tab until they are either Posted or Returned. You can change the status of failed items on the **Exceptions** tab to *Approved* or *Declined* until the cutoff time (i.e. processing time) set by your institution.
- When the Positive Pay task application runs (shortly after the cutoff time set by your institution), all failed items that have not been addressed will change to either an *Approved* or *Declined* status based on your institution's default settings. These items stay on the **Exceptions** tab until they are either Posted or Returned in accordance with their status.
- After the cutoff time, users at your institution can still change item statuses on the **Exceptions** tab in idocVAULT. This is available for last-minute, urgent fixes but is **not recommended** and should be used with caution. Changing the status of an item after the cutoff time can cause the following scenarios to occur:
 - If a user generates a Post file and then changes a *Declined* item to an *Approved* status before the Return file is generated, the item will stay on the **Exceptions** tab until the next Post file is created (typically the next day).
 - If a user generates a Return file and then changes an *Approved* item to a *Declined* status before the Post file is generated, the item will stay on the **Exceptions** tab until the next Return file is created (typically the next day).

- When the Post file is created in CheckLogic Manager (i.e. idocVAULT), all items with an *Approved* status change to a *Posted* status. Items that were *Approved* on the **Exceptions** tab are moved to the **History** tab with a status of *Posted*.

When the Return file is created in CheckLogic Manager (i.e. idocVAULT), all items with a *Declined* status change to a *Posted* status. Items that were *Declined* on the **Exceptions** tab are moved to the **History** tab with a status of *Returned*.

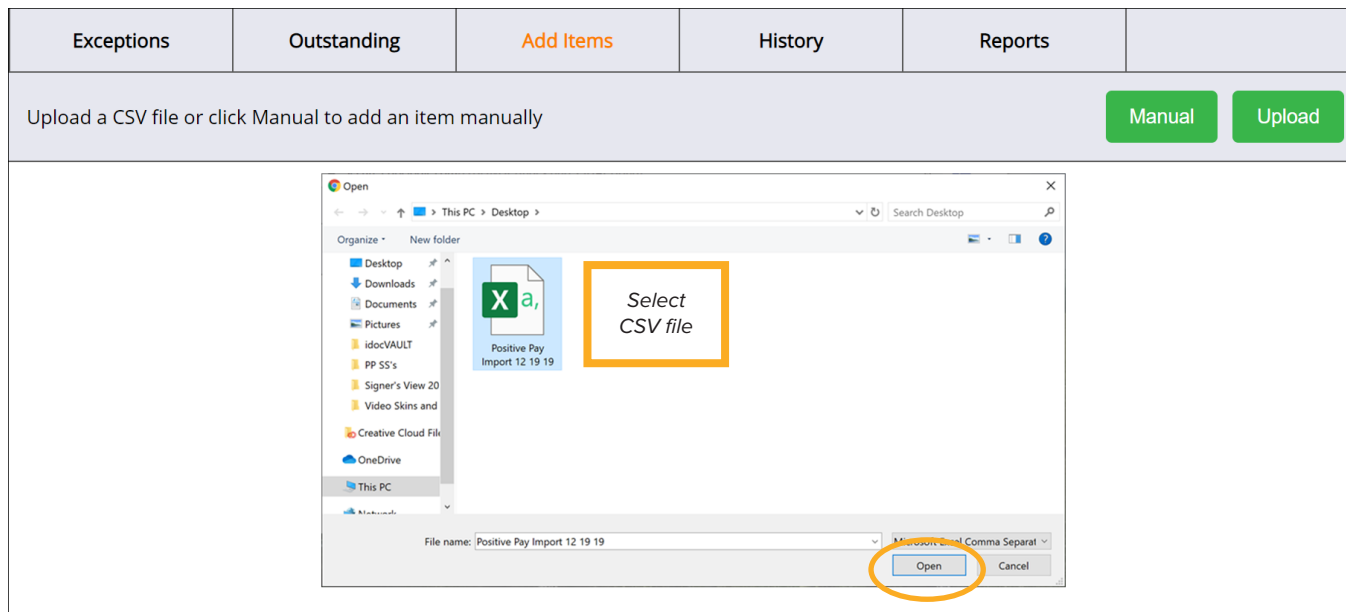


Add Items by Uploading CSV File

- Select the **Add Items** tab and click the **Upload** button.

Exceptions	Outstanding	Add Items	History	Reports	
Upload a CSV file or click Manual to add an item manually					<div>Manual</div> <div>Upload</div>

2. On the screen that appears, select the desired CSV file. Once selected, click **Open**.



Field Mapping

3. On the Field Mapping screen, the columns from the CSV file ("First Line Data") are matched to the required item fields in Positive Pay.

From the drop-down menus on the right, choose CSV column values to match the Positive Pay item field names on the left. If the CSV file does not have a corresponding column for an item field, leave it blank. When the drop-down values match the item field names, click **Continue**.

Upload a CSV file or click Manual to add an item manually
Manual Upload

Field Mapping

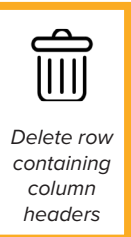
Item Fields		First Line Data	
Routing #	↔	RT_Number	▼
Check Account	↔	MICR_Account	▼
Check #	↔	Serial	▼
Amount	↔	Amount	▼
Check Date	↔	Check_Date	▼
Payee	↔		▼
Memo	↔	Comment	▼

Continue

Select
corresponding column
from drop-downs to match
item fields

- Some CSV files have column headers as the first line of the file. This line should be deleted prior to saving by clicking the **trash can icon** .

Exceptions	Outstanding	Add Items	History	Reports		
Upload a CSV file or click Manual to add an item manually					<input type="button" value="Manual"/> <input type="button" value="Upload"/>	
* required field					<input type="button" value="Add"/> <input type="button" value="Clear List"/> <input type="button" value="Save"/>	
*Routing #	*Check Account	*Check #	*Amount	*Check Date	*Payee	Memo
RT_Number	MICR_Account	Serial		Check_Date		Comment
253175931	123456	1009	\$50.00	10/1/2019	City Utilities	
253175931	234567	4793	\$200.00	10/2/2019	City Utilities	
253175931	345678	2242	\$45.01	10/3/2019	City Utilities	
253175931	456789	5978	\$200.00	10/4/2019	City Utilities	
253175931	567890	2531	\$30.00	10/5/2019	City Utilities	



- Ensure that information is entered for each of the required fields (*Routing #, Check Account, Check #, Amount, Check Date, and Payee*). Once all required fields are complete, click **Save**.

Exceptions	Outstanding	Add Items	History	Reports		
Upload a CSV file or click Manual to add an item manually					<input type="button" value="Manual"/> <input type="button" value="Upload"/>	
* required field					<input type="button" value="Add"/> <input type="button" value="Clear List"/> <input type="button" value="Save"/>	
*Routing #	*Check Account	*Check #	*Amount	*Check Date	*Payee	Memo
253175931	123456	1009	\$50.00	10/1/2019	City Utilities	
253175931	234567	4793	\$200.00	10/2/2019	City Utilities	
253175931	345678	2242	\$45.01	10/3/2019	City Utilities	
253175931	456789	5978	\$200.00	10/4/2019	City Utilities	
253175931	567890	2531	\$30.00	10/5/2019	City Utilities	

When the check information has been successfully saved, the following message appears:


Items added

Add Items Manually



1. Select the **Add Items** tab and click the **Manual** button.

Exceptions	Outstanding	Add Items	History	Reports	
Upload a CSV file or click Manual to add an item manually					<div style="border: 2px solid orange; background-color: #28a745; color: white; padding: 5px; display: inline-block;">Manual</div> <div style="background-color: #28a745; color: white; padding: 5px; display: inline-block; margin-left: 10px;">Upload</div>

2. In the new row that appears, enter information for the first item and click **Add**. Each time the Add button is clicked, an empty row is added to the table. Continue to add information for each item you wish to add. Existing items can also be edited.

To delete individual rows from the table, click the **trash can icon** .

To delete all rows from the table, click **Clear List**.

Exceptions	Outstanding	Add Items	History	Reports		
Upload a CSV file or click Manual to add an item manually					<div style="background-color: #28a745; color: white; padding: 5px; display: inline-block;">Manual</div> <div style="background-color: #28a745; color: white; padding: 5px; display: inline-block; margin-left: 10px;">Upload</div>	
<div style="display: flex; justify-content: space-between; align-items: center;"> <div>* required field</div> <div style="border: 2px solid orange; padding: 5px;">Add new row</div> <div style="border: 2px solid orange; background-color: #007bff; color: white; padding: 5px; margin-left: 10px;">Add</div> <div style="border: 2px solid orange; background-color: #ffc107; padding: 5px; margin-left: 10px;">Clear List</div> <div style="background-color: #007bff; color: white; padding: 5px; margin-left: 10px;">Save</div> <div style="border: 2px solid orange; padding: 5px; margin-left: 10px;">Delete all rows</div> </div>						
*Routing #	*Check Account	*Check #	*Amount	*Check Date	*Payee	Memo
						
123456789	34567	3536	\$8.50	10/22/19	City Utilities	September Bill 

3. When information has been added for all items, click **Save**. If an item cannot be saved due to errors, a message will be displayed. Remove or fix the item and click **Save** again.

Exceptions	Outstanding	Add Items	History	Reports			
Upload a CSV file or click Manual to add an item manually					<button>Manual</button> <button>Upload</button>		
* required field					<button>Add</button> <button>Clear List</button> <button>Save</button>		
*Routing #	*Check Account	*Check #	*Amount	*Check Date	*Payee	Memo	
123456789	34567	3538	\$12.50	12/22/19	City Utilities	November Bill	
123456789	34567	3537	\$10.50	11/22/19	City Utilities	October Bill	
123456789	34567	3536	\$8.50	10/22/19	City Utilities	September Bill	

When the check information has been successfully saved, the following message appears:

Items added

Ok

Approve or Decline Exceptions

On the **Exceptions** tab, the Exceptions list has checks received for in-clearing that are not found on the Positive Pay list, have non-matching amounts, contain a stale-date, or have been canceled. Checks that have been approved or declined continue to appear on the list until they have been sent either for posting or return. You can scroll through the Exceptions list or enter search criteria (*Check Account*, *Check #*, or *Amount*) to filter results.

Exceptions		Outstanding	Add Items	History	Reports		
12/22/2019	01/21/2020	Check Acct	Check #	Amount	Search	Enter search criteria to filter results Save	
Check Account	Check #	Amount	Payee	Exception Type	Approve	Decline	Reason
66271427	403	\$2.03	Eric Burz	Amount Mismatch	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
66271427	404	\$9.00	Eric Burz	Not Approved	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Item not found on approved list
66271427	405	\$32.30	Eric Burz	Not Approved	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Item not found on approved list
66271427	406	\$7.06	Eric Burz	Amount Mismatch	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
66271427	407	\$4.09	Eric Burz	Stale Dated	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
66271427	408	\$66.10	Eric Burz	Not Approved	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Item not found on approved list

A countdown in the top-right corner indicates how much time is left to process Exceptions. Items on the list that are not approved or declined by the specified cutoff time will be automatically approved or declined according to the policy set by the financial institution.

Exceptions		Outstanding	Add Items	History	Reports		
12/22/2019	01/21/2020	Check Acct	Check #	Amount	Search	Processing time remaining: 0:55:34 Save	
Check Account	Check #	Amount	Payee	Exception Type	Approve	Decline	Reason

To see a list of check accounts and their corresponding default actions once the processing time expires, hover your cursor over the time countdown. The following pop-up window appears:

Below is a list of accounts and their default processing action. When time expires, items that have not been marked as Decline or Approve will be marked with the default processing action for that account.

Check Account	Default Action
21493140	Approve
77400871	Approve
90004615001	Decline








Positive Pay

To approve or decline items, check the appropriate box.

In the Reason field, a reason for the action can be entered for each item.

To view an image of a check, click the **check icon**  on the right. A copy of the check appears in a new window.

To save changes, click **Save**.

Exceptions	Outstanding	Add Items	History	Reports		
12/22/2019	01/21/2020	Check Acct	Check #	Amount	<div>Processing time remaining: 0:0-1:10</div> <div>Save</div>	
Check Account	Check #	Amount	Exception Type	Approve	Decline	Reason
1500125	1503	\$1396.96	Not Approved	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Item not found on approved list 
1500125	1505	\$680.00	Not Approved	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Item not found on approved list 
1500125	1509	\$1472.00	Not Approved	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Item not found on approved list 
1500125	1504	\$1236.91	Not Approved	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> 
1500125	1509	\$1104.00	Not Approved	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> 
1500125	1506	\$700.40	Not Approved	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> 
1500125	1508	\$360.00	Not Approved	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="text"/> 





Click to save changes

Click to view check

Optionally enter notes in the Reason field

Review or Cancel Outstanding Checks

On the **Outstanding** tab, Positive Pay items remain on the Outstanding list until they are received for in-clearing. If an item has errors during in-clearing, it remains on this list until the item is reviewed and repaired by the item processor. You can scroll through the Outstanding list or enter search criteria (*Check Account*, *Check #*, or *Amount*) to filter results.

Exceptions	Outstanding	Add Items	History	Reports				
12/22/2019	01/21/2020	Check Account	Check #	Amount	<div>Search</div> <div>Enter search criteria to filter results</div>			
Check Account	Check #	Amount	Check Date	Payee	Status	Cancel	Memo	Reason
66271427	409	\$7.04	01/02/2020	Eric Burz	Imported	<input type="checkbox"/>		I wanted to cancel... 
66271427	410	\$2.27	01/02/2020	Eric Burz	Imported	<input type="checkbox"/>		<input type="text"/> 
66271427	411	\$223.11	01/02/2020	Eric Burz	Imported	<input type="checkbox"/>		<input type="text"/> 
66271427	412	\$2714.12	01/02/2020	Eric Burz	Imported	<input type="checkbox"/>		<input type="text"/> 

To cancel an item, check the box in the Cancel column. Canceled items will appear on the Exceptions list with a “Canceled Item” exception type. Deleting an item will remove it from the approved list and, if the item is received for in-clearing, it will become an exception with a “Not Approved” exception type.

To delete an item, click the corresponding **trash can icon** . To save changes, click **Save**.










Exceptions		Outstanding	Add Items	History	Reports			
12/22/2019	01/21/2020	Check Account	Check #	Amount	Search	Save		
Check Account	Check #	Amount	Check Date	Payee	Status	Cancel	Memo	Reason
66271427	409	\$7.04	01/02/2020	Eric Burz	Imported	<input checked="" type="checkbox"/>		I wanted to cancel...
66271427	410	\$2.27	01/02/2020	Eric Burz	Imported	<input type="checkbox"/>		
66271427	411	\$223.11	01/02/2020	Eric Burz	Imported	<input type="checkbox"/>		
66271427	412	\$2714.12	01/02/2020	Eric Burz	Imported	<input type="checkbox"/>		

Click to save changes

Click to delete

Search History to View Checks and Statuses

The **History** tab displays a list of the checks in the Positive Pay system.

Exceptions		Outstanding		Add Items		History		Reports			
12 / 22 / 2019		01 / 21 / 2020		Check #		Amount		Filter Status		Search	
Check #	Amount	Payee	Memo					Post or Return Date	Exception Type	Status	Reason
589	\$412.02	payee							Canceled Item	Canceled	I wanted to cancel this because
94	\$1236.91		Unknown Item						Not Approved	Approved	Item not found on approved list 
25	\$1291.00		Unknown Item						Not Approved	Declined	Item not found on approved list 
249	\$360.00		Unknown Item						Not Approved	Declined	Item not found on approved list 
006	\$1666.70		Unknown Item						Not Approved	Declined	Item not found on approved list 
6572	\$247.00		Unknown Item						Not Approved	Approved	Item not found on approved list 
249	\$700.40		Unknown Item						Not Approved	Approved	Item not found on approved list 
502	\$1219.03		Unknown Item						Not Approved	Declined	Item not found on approved list 
248	\$2268.80		Unknown Item						Not Approved	Declined	Item not found on approved list 
250	\$1396.96		Unknown Item						Not Approved	Approved	Item not found on approved list 

- To see a list of check statuses by which to filter the history, click **Filter Status**. The following list appears:

Choose Statuses to Search

☒ Posted
 ☒ Cleared

☒ Returned
 ☒ Passed

☒ Approved
 ☒ Canceled

☒ Declined
 ☒ Failed

Use date field:

☒ Import Date
 ☐ Check Date
 ☐ Post/Return Date

Apply

2. Check the boxes that correspond with the statuses by which you would like to filter. Once all statuses have been selected, click **Apply**.
3. On the **History** tab, you can enter additional filter parameters such as a check date range, check number, or dollar amount.









Exceptions	Outstanding	Add Items	History	Reports
12 / 22 / 2019	01 / 21 / 2020	Check #	Amount	Filter Status Search

Enter check date range









Enter check number

Enter check amount

Once all parameters have been entered, click **Search**. A filtered list of results appears.

Exceptions	Outstanding	Add Items	History	Reports			
12 / 22 / 2019	01 / 21 / 2020	Check #	Amount	Filter Status	Search		
Check #	Amount	Payee	Memo	Post or Return Date	Exception Type	Status	Reason
2494	\$1236.91		Unknown Item		Not Approved	Approved	Item not found on approved list 
6572	\$247.95		Unknown Item		Not Approved	Approved	Item not found on approved list 
2496	\$700.91		Unknown Item		Not Approved	Approved	Item not found on approved list 
2504	\$1396.96		Unknown Item		Not Approved	Approved	Item not found on approved list 
6588	\$595.00		Unknown Item, Auto approved after cutoff time		Not Approved	Approved	Item not found on approved list 
2499	\$1104.13		Unknown Item		Not Approved	Approved	Item not found on approved list 
6571	\$821.86		Unknown Item		Not Approved	Approved	Item not found on approved list 
6522	\$1178.80		Unknown Item, Auto approved after cutoff time, Auto approved after cutoff time		Not Approved	Approved	

4. To view an image of a check, click the **check icon**  on the right. A copy of the check appears in a new window.

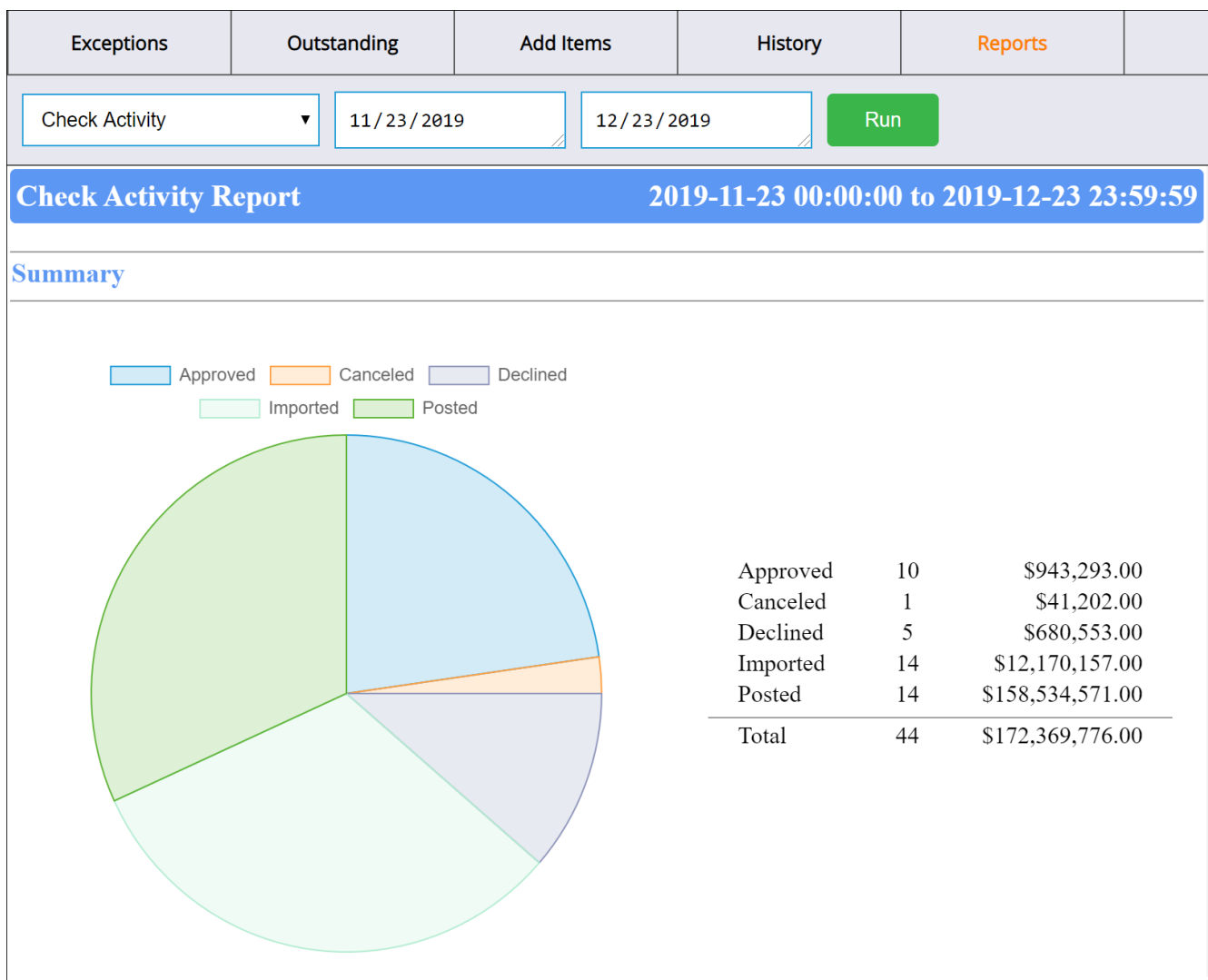
Exceptions	Outstanding	Add Items	History	Reports			
12 / 22 / 2019	01 / 21 / 2020	Check #	Amount	Filter Status	Search		
Check #	Amount	Payee	Memo	Post or Return Date	Exception Type	Status	Reason
2494	\$1236.91		Unknown Item		Not Approved	Approved	Item not found on approved list 
6572	\$247.95		Unknown Item		Not Approved	Approved	Item not found on approved list 
2496	\$700.91		Unknown Item		Not Approved	Approved	Item not found on approved list 
2504	\$1396.96		Unknown Item		Not Approved	Approved	Item not found on approved list 
6588	\$595.00		Unknown Item, Auto approved after cutoff time		Not Approved	Approved	Item not found on approved list 
2499	\$1104.13		Unknown Item		Not Approved	Approved	Item not found on approved list 
6571	\$821.86		Unknown Item		Not Approved	Approved	Item not found on approved list 
6522	\$1178.80		Unknown Item, Auto approved after cutoff time, Auto approved after cutoff time		Not Approved	Approved	

Run Reports

To create a report, select the **Reports** tab. From the drop-down list, select a report type and, in the boxes that appear, enter a corresponding date range. Click **Run**.

Exceptions	Outstanding	Add Items	History	Reports
Check Activity ▼	11/23/2019	12/23/2019	Run	

The selected report appears.



Exception Type Definitions

- **Canceled Item** – the member canceled the item.
- **Not Approved** – the item was imported into the Item Processing system but was not found on the member's approved list.
- **Amount Mismatch** – the items was imported into the Item Processing system but the amount did not match the amount on the member's approved list.
- **Stale Dated** – the item was imported into the Item Processing system on a date that was after the "Check Date" on the member's approved list (plus the max age set for the customer account or institution default).
- **Post Dated** – the item was imported into the Item Processing system before the "Check Date" on the customer's approved list.

Status Definitions

- **Imported** – an item that has been imported into the Positive Pay system but not into the CheckLogic Item Processing system.
- **Canceled** – an item that has been imported into the Positive Pay system but has been canceled by the member.
- **Failed** – an item that failed the Positive Pay criteria and has not been approved or declined by the customer.
- **Approved** – an item that failed the Positive Pay criteria but was approved by the member and has not yet posted.
- **Declined** – an item that failed the Positive Pay criteria and was then declined by the member but has not yet been returned.
- **Passed** – an item that passed the Positive Pay criteria but has not yet posted
- **Returned** – an item that either failed the Positive Pay criteria or was canceled by the member and then went on to be returned -OR- an item that was imported into the Positive Pay system but then returned in the CheckLogic Item Processing system.
- **Invalid** – an item that was imported into the Positive Pay system but then declared invalid (or duplicate) and adjusted in the CheckLogic Item Processing system.
- **Posted** – an item that went on to be posted after it either passed the Positive Pay criteria -OR- failed and then was approved .

SUPPORT

eDOC comprehensive support is our warranty to you and is available 24 hours a day, seven days a week.

Our professionally trained, skilled, and motivated Client Service Representatives are available Monday through Friday from 8:00 AM – 7:00 PM to assist with all your service and support needs. They can be reached by filling out our web form. After-hours and federal holiday support* is also available.

To contact support, visit <https://edoclogic.com/email-our-client-service-team/>.

For after-hours support, visit <https://edoclogic.com/after-hours-support/>.

*** Additional charges may apply**

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To see a list and pricing of these services: <http://edoclogic.com/wp-content/uploads/e-la-carte1.pdf>



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