



 **tri counties bank**
Service With Solutions®

Positive Pay User Guide

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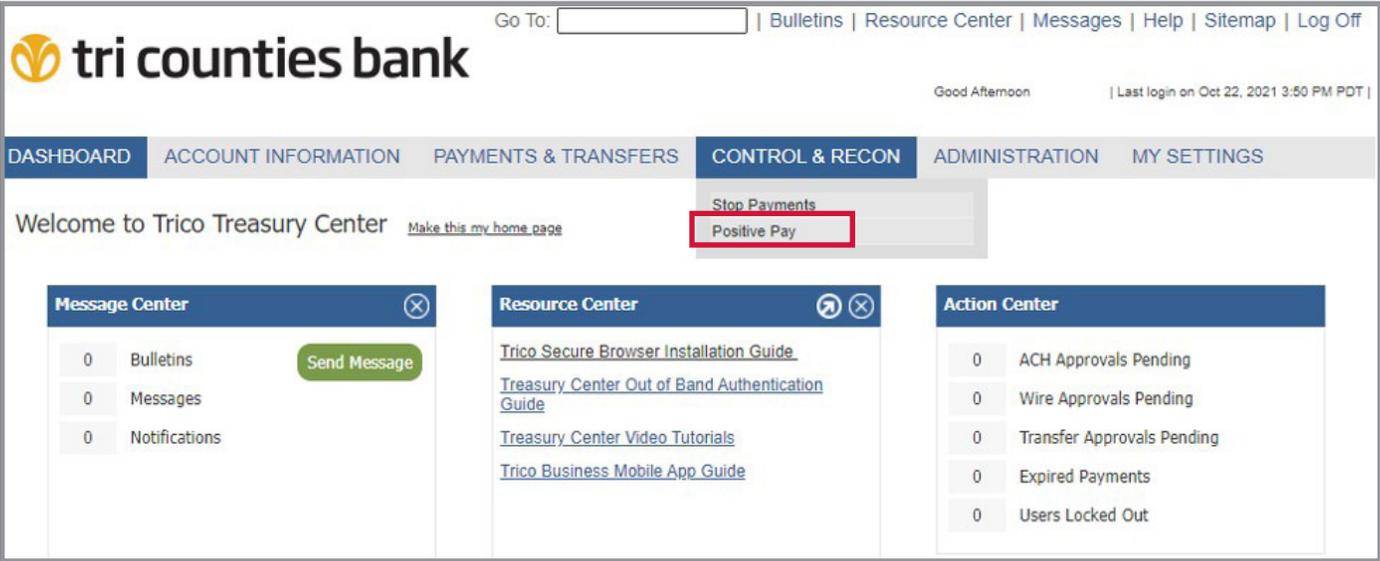
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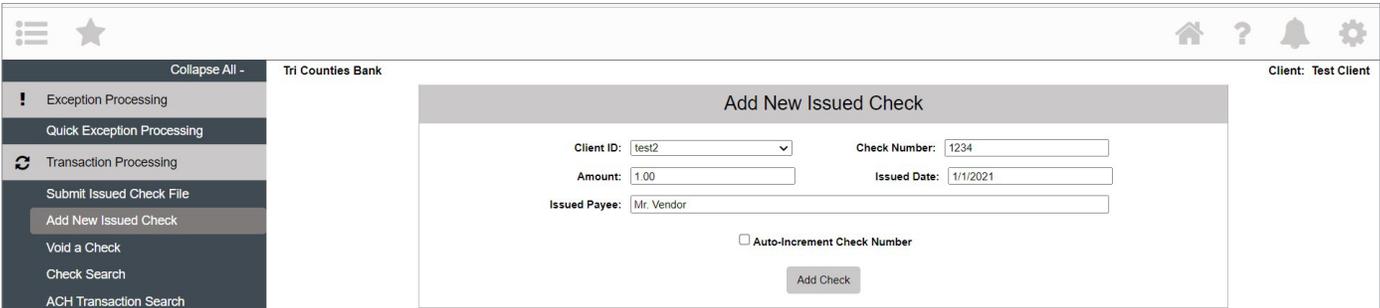
Accessing Positive Pay

Positive Pay can be accessed by clicking the Positive Pay tile within Trico Secure Browser or by selecting Positive Pay from the Control & Recon drop down menu within Trico Treasury Center.



Check Positive Pay

Add New Issued Check



Enter the details for your check. If you have Payee Positive Pay, make sure to enter the Issued Payee to prevent an unnecessary exception. Click Add Check.

A confirmation message will appear.

Tri Counties Bank Client: Test Client

Check (1234) was successfully added

Add New Issued Check

Client ID: test2 Check Number:
 Amount: Issued Date: 1/1/2021
 Issued Payee:

Auto-increment Check Number

Add Check

	Client ID	Check Number	Amount	Issued Date	Issued Payee
1	test2	1234	\$1.00	01/01/2021	Mr. Vendor
			Total: \$1.00		

Submit Issued Check File

Submit issued checks more quickly by importing a file. Our Positive Pay system can map to any delimited or fixed file format; please contact Treasury Management Support at 1-877-895-7580, Option 2 for assistance with mapping your file. Once the file map is created, you can import files whenever it is convenient for you!

If you prefer to submit your issued check file via Secure File Transfer Protocol (SFTP) ask your Treasury Management Officer about adding this valuable automation service.

Check Search

Use the Check Search Report to review all checks cleared through the system (paid, exceptions, voids, stale-dated outstanding issues, etc). For reconciliation, you can also see the Check Status on the report. Many options are available for you to adjust the report to best meet your needs.

Check Search

Client ID: testing

Check Status: All

Check Number From: Check Number To:

Date Issued:

Date From: Date To:

Show additional options

Decision: All Decisions Reason: All Reasons

Include Reversals

Note: Transaction history is retained within the system for 180 days after an item has paid.

Search

Void a Check

To void a check that has been issued, select Void a Check under Transaction Processing. Select the account (Client ID), enter the check number, amount, and issued date. Click Find Matching Check - this verifies the check has been issued.

If the item shown by the system matches the check you wish to void, click Void Check. A confirmation message will appear.

Client: ABC Test Company

Void a Check

Step 1. Enter check information.

Client ID:

Check Number:

Check Amount:

Issued Date:

Step 2. Click the "Find Matching Check" button to find the check.

Step 3. Verify the check that will be voided.

Client ID	Check #	Check Amount	Issued Date
TCB General	9999	1.00	01/01/2021

Step 4. Click the "Void Check" button to complete the void process.

Note: Void history is retained within the system for 180 days after an item has been voided.

✓ ** The check has been successfully voided **

Void a Check

Step 1. Enter check information.

Client ID:

Check Number:

Check Amount:

Issued Date:

Step 2. Click the "Find Matching Check" button to find the check.

Step 3. Verify the check that will be voided.

Step 4. Click the "Void Check" button to complete the void process.

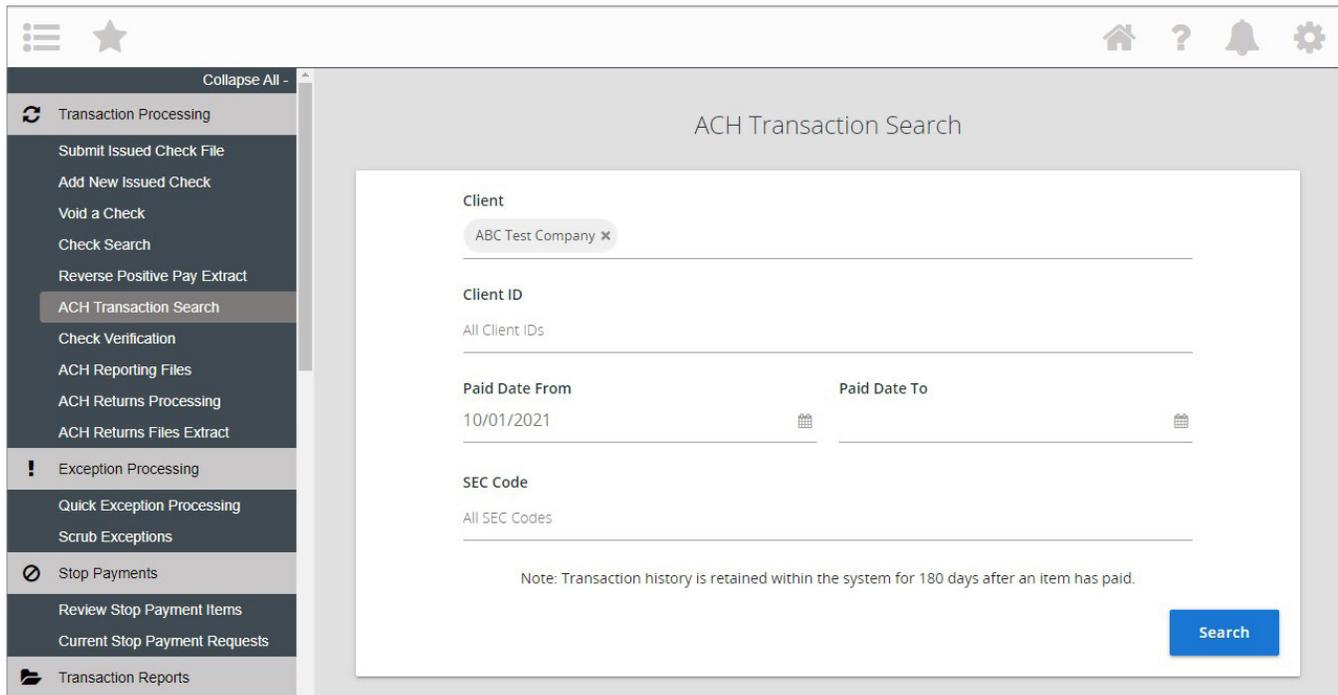
Note: Void history is retained within the system for 180 days after an item has been voided.

ACH Positive Pay

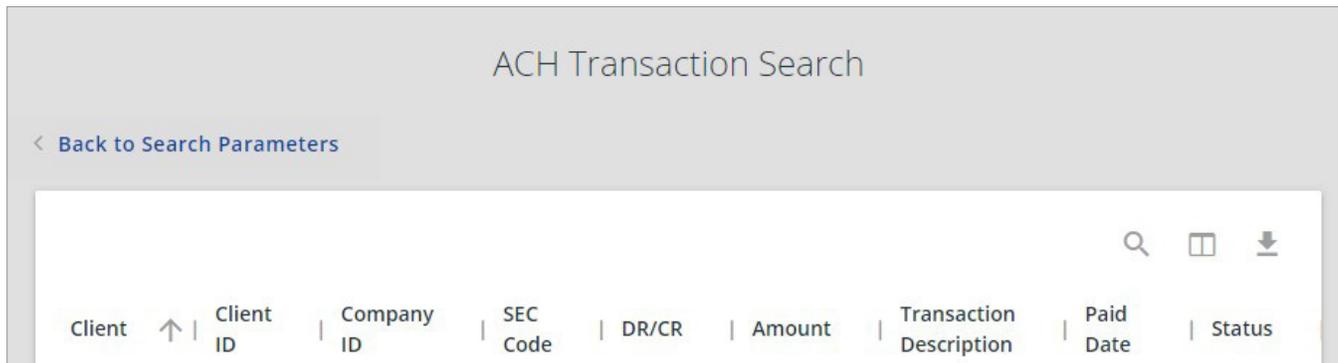
ACH items presented to your account each day will be matched against ACH Authorization Rules which you have defined within the system. Items that do not match the criteria for automatic posting are presented as Exceptions for you to Pay or Return. Refer to the Managing Exceptions section of this guide for instructions.

ACH Transaction Search

To view an ACH debit or credit presented to your account, use the ACH Transaction Search feature to report on ACH transaction activity. You have the option to select a Client ID (Account), search by Paid Date, or SEC Code (Standard Entry Class) or ACH Type. Click Search to return results.



Matching results will be displayed. To extract the information, click the columns icon to edit the columns included on the report and the download icon to export the results to a file. The available formats are Excel and PDF.



Available Fields	Description
Description	The description of the ACH rule.
Company ID	The originating company ID of the transaction from the ACH file. If the company ID field is left blank, the rule applies to all company IDs.
SEC Code	A list of ACH Standard Entry Class codes. You can select a specific SEC code, or select ALL to include all SEC codes. Standard entry class codes can be selected to include all SEC Codes.
Debits or Credits	Specify Debits Only, Credits Only, or Both to define the types of transactions for this rule.
Max Allowable Amount	The maximum allowed amount for this type of transaction. If the amount is left zero, the maximum amount field is not used during the authorization process.
Notification Type	The method of notifying the client of an unauthorized transaction.
Date Created	The date the rule was created.
Date Updated	The last date the rule was updated.

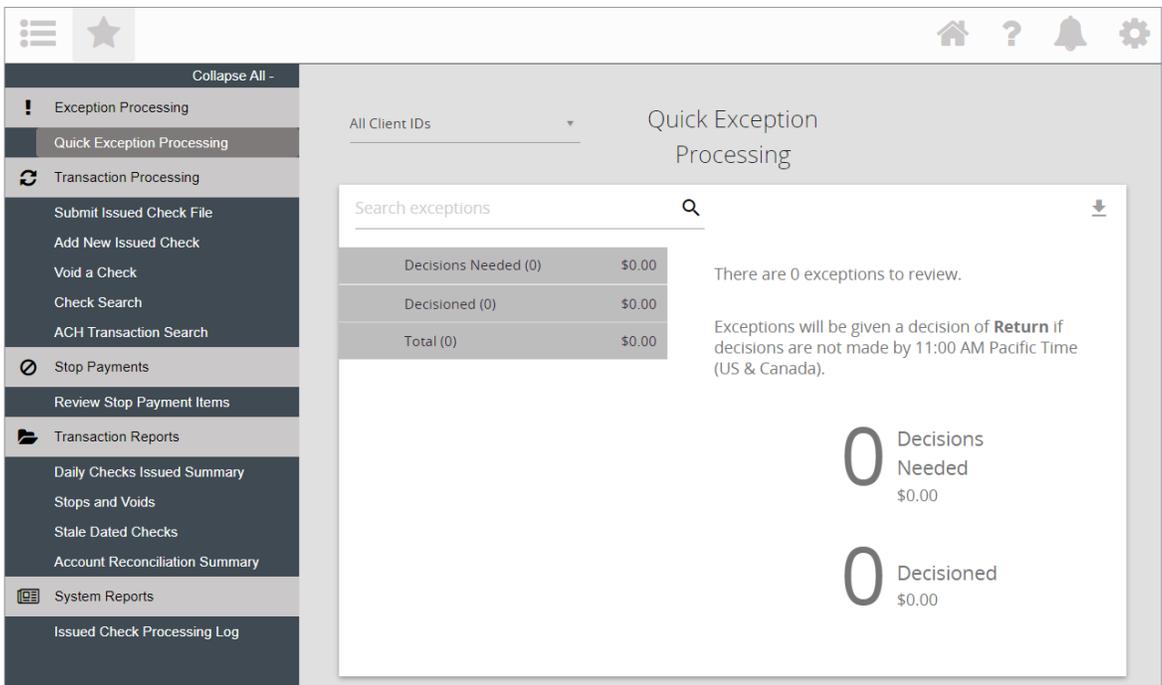
Managing Exceptions

Quick Exception Processing

This feature allows you to decide on daily exceptions. Totals display on the page, making it is easy to see the number of exceptions that require your attention.

Please make sure to resolve your exceptions daily before the cutoff time.

The cutoff time for decisions is displayed on the screen. At the cutoff time, an automated return or pay decision is made on all unresolved items based on the company’s default decision that was selected during onboarding.



To Process Exceptions

Click Decisions Needed to expand the view and select an item to view. After you make a decision to pay or return an item, the next item in the list will be presented for your review.

Common Exception Types	Exception Description
Payee Mismatch	The payee on the issued check record does not match the payee line on the presented check based on the set confidence level, the issued check record does not contain the payee, or the payee on the presented check was not able to be read.
Duplicate Paid Item	The item was previously paid, or the item number or dollar amount submitted by the negotiating bank matches an item that was already paid. If there is an encoding error, please contact the bank to have it adjusted.
Paid Not Issued	The item was never loaded into the system as an issued check.
Stale Dated Item Paid	The item is a stale-dated check. A check is considered stale dated if the item is paid more than 180 days from the date the check was issued.
Previously Paid Item Posted	The item was previously paid, or the item number or dollar amount submitted by the negotiating bank matches an item that was already paid. If there is an encoding error, please contact the bank to have it adjusted.
Voided Item	The item was previously voided.
Unauthorized ACH Transaction	The item is an ACH transaction that was flagged as an exception by the ACH Authorization rules defined for the account on the ACH Authorization rules page.
Blocked Transaction	The item meets the filter requirements specified on the Transaction Filters/Blocks page.

Fields	Description
Default Decision	The default decision for the exception type.
Account ID	The nickname or description that identifies the account to the customer.
Paid Date	The paid date for this check or ACH transaction.
Check #	The check number of this item.
Amount	The amount of the item that has been presented for payment.
Issued Payee	If you subscribe to Payee Positive Pay, the payee name you included on the issued check will be presented here for comparison. If you wish to add Payee match to your positive pay service, please contact your Treasury Management Officer.

Example of a Check Exception

PAID NOT ISSUED	
Decision:	Reason:
Decided By:	
Client ID:	Check #: 266618
Amount: \$154.23	Paid Date: 12/03/2021
Issued Date: 12/03/2021	
Front	Back
Hover over image to zoom. Click to view full-size image.	

Example of an ACH Exception

UNAUTHORIZED ACH TRANSACTION		
Decision:	Reason:	Decided By:
Client ID:	Amount:	Paid Date: 12/03/2021
CCD /	/ DR	
EMPLOYMENT DEVEL EDD EFTPMT		

Adding new ACH Authorizations Rules via Quick Exception Processing

If you subscribe to ACH Positive Pay, you may add ACH rules for allowed transactions when an item you wish to pay is presented. This feature will help you streamline your exceptions processing and prevent you from having false-positive exceptions by automatically paying items you approve based on the company ID, ACH Type (SEC Code), or dollar amount.

To create a new ACH Authorization Rule

1. Expand the Decided section.
2. Select the transaction to create a new rule from.
3. Click Add Rule. 
4. Enter the Description for the new rule. The SEC Code, Company ID, Debits or Credits, and Max Allowable Amount fields are populated based on the information in the ACH transaction, but you can modify them as needed.



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