

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 displays the InvisionBank digital banking interface. On the left, a teal sidebar contains a menu with the following items: Manage Profile, View Accounts, Move Money, ACH, Wires, Positive Pay (circled in red), Company Management, Deposit Checks, Manage Cards, Find Locations, Messages, and Manage Alerts. The main content area is divided into three sections:

- POSITIVE PAY EXCEPTIONS:** A table with one entry: "PAID NOT ISSUED" for \$65.00 on 08/14/2017, associated with "Mike's Acct *1954".
- POSITIVE PAY CHECKS ISSUED:** A section indicating "NO CHECKS ISSUED".
- POSITIVE PAY DECISIONS:** A section indicating "NO DECISIONS".

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

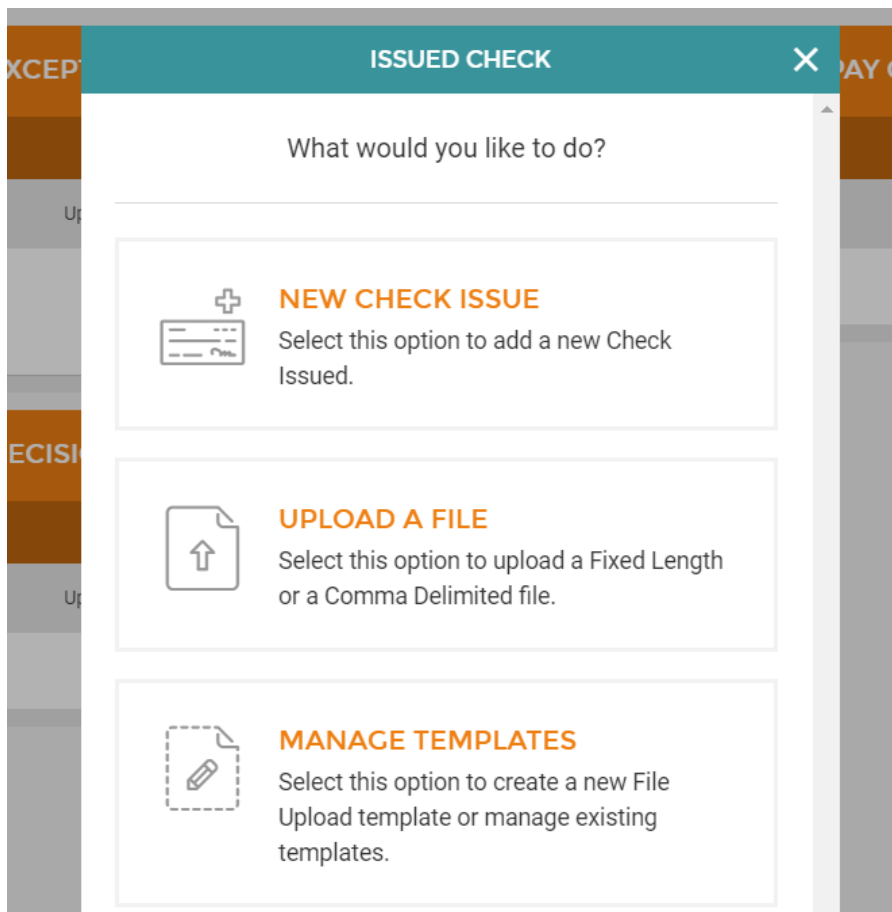
** Default cutoff for Positive Pay additions and decisions is 3:00 p.m. CST.

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.

The screenshot shows a mobile application interface for 'UPLOAD DETAILS'. At the top, there is a teal header with a back arrow on the left, the text 'UPLOAD DETAILS' in the center, and a close 'X' icon on the right. Below the header, the text 'Choose a layout template to apply (optional):' is displayed. Underneath is a white rectangular box with the text 'LAYOUT TEMPLATE' and a right-pointing arrow. A warning message follows: 'Heads up! Applying a template will remove any layout that you may have created below.' Below this is a horizontal line. The next section contains the instruction: '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.' This is followed by three field configuration rows, each separated by a horizontal line. The first row is for 'Account Number' (with 'Required' in red text) and contains a white box with 'FIELD LENGTH', the word 'required', and a three-dot menu icon. The second row is for 'Amount' (with 'Required' in red text) and contains a white box with 'FIELD LENGTH', the word 'required', and a three-dot menu icon. The third row is for 'Serial Number' (with 'Required' in red text) and contains a white box with 'FIELD LENGTH', the word 'required', and a three-dot menu icon. A vertical scrollbar is visible on the right side of the screen.



UPLOAD DETAILS



Amount **Required**

 required

Serial Number **Required**

 required

Write Date **Required**

 required

+ Insert New Field


Number of Header Rows to Skip:

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](#)

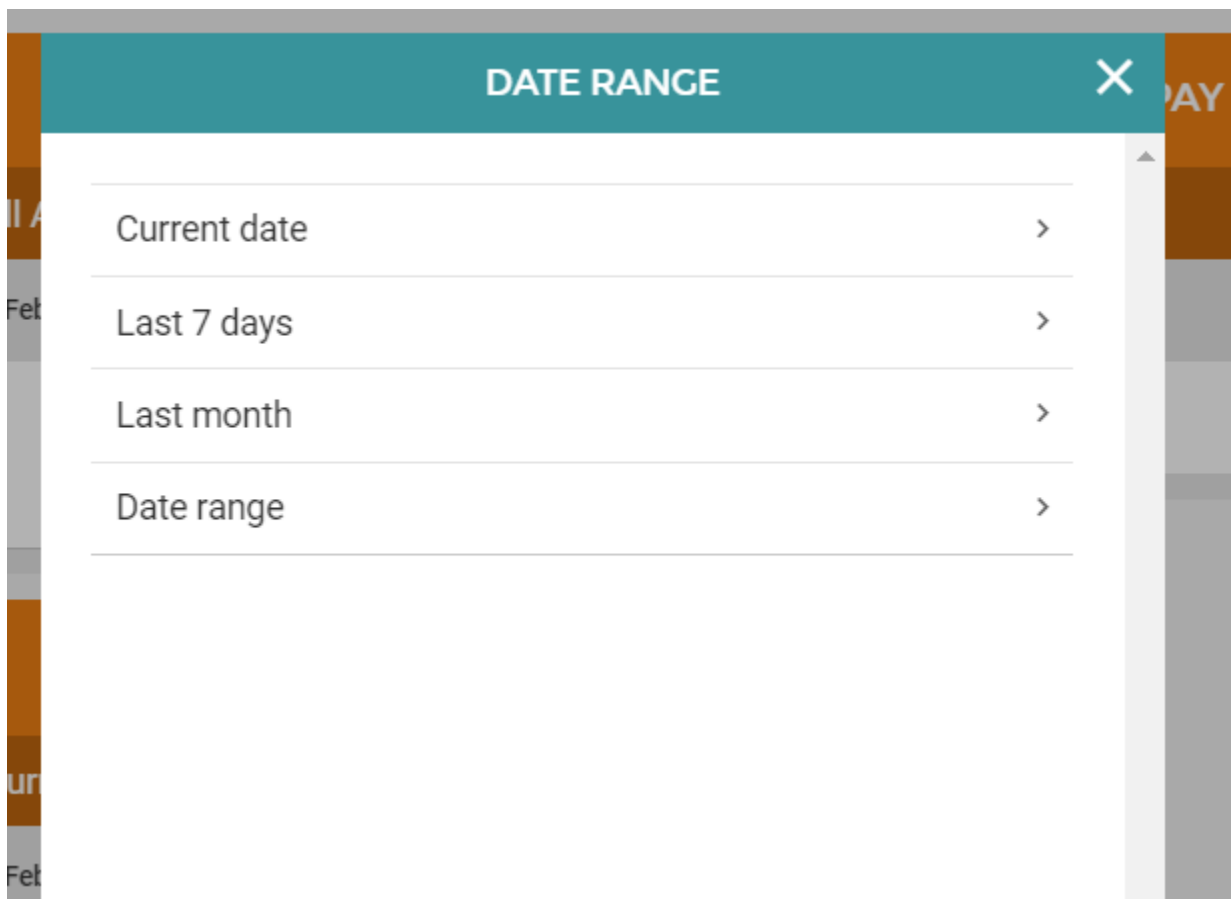
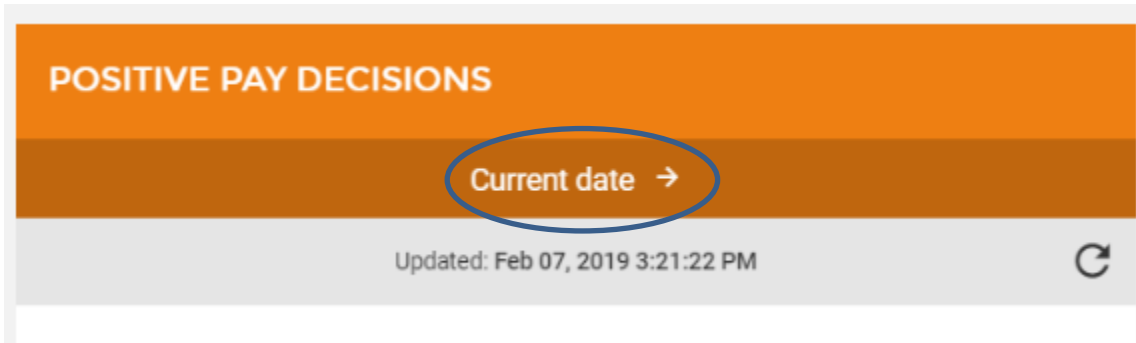
ACCOUNT
Mike's Acct *1954

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.



CSI recommends Positive Pay customers set up the “Positive Pay Exception” alert. This will alert them anytime there is an exception that needs attention.