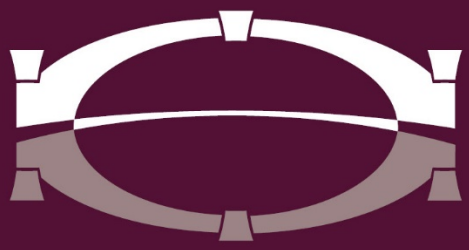
Check Positive Pay User Guide

July 2021



BRIDGEWATER BANK

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Introduction

Welcome to Bridgewater Bank's Check Positive Pay. While the use of checks has declined, they remain the most targeted payment type for fraudulent attacks resulting in the largest dollar amount of financial loss. It is important for businesses to put preventative measures in place to protect their corporate assets. Positive Pay is an automated fraud detection tool that matches the checks a company issues with those presented for payment. If there are any discrepancies, the business will be notified via email of the exception to review the image via The Bridge online banking system and can pay or return the item. Positive Pay allows businesses to reduce the possibility of check fraud, increase control over check payments and streamline account reconciliation.

Getting Started

General Information

- Contact the Business Services Team for technical support. They can be reached M – F, 8:30am-4:30pm at **952.542.5100** or hello@bridge2bwb.com.
- Email notifications will be sent at 7am and again at 11am if items have not been resolved. If there are no exception items, no email notification will be generated.
- Decisions must be transmitted before 12pm, the day of the exception.
- If items have not been addressed by 12pm, the default decision defined in the positive pay setup will be used.
- Bridgewater follows the Federal Reserve's processing dates. You can import items on these holiday's, however checks will not clear and email notifications of exceptions will not be generated until the following business day. For a most up-to-date Federal Reserve Holiday calendar, reference http://www.federalreserve.gov/aboutthefed/k8.htm.
- Bridgewater strongly recommends limiting access to authorized personnel only and if possible, to separate duties. For more information on user settings needed to establish this, contact the Business Services Team at **952.542.5100** or hello@bridge2bwb.com.

Access Check Positive Pay

Check Positive Pay can be accessed via The Bridge's Secure Browser.

1. After logging in to your secure browser, a Check Positive Pay tile will appear on the Apps screen. Click on the tile to direct you to our Check Positive Pay System.

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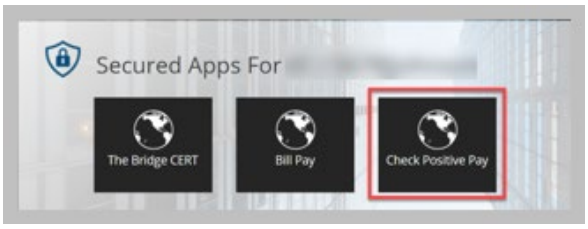
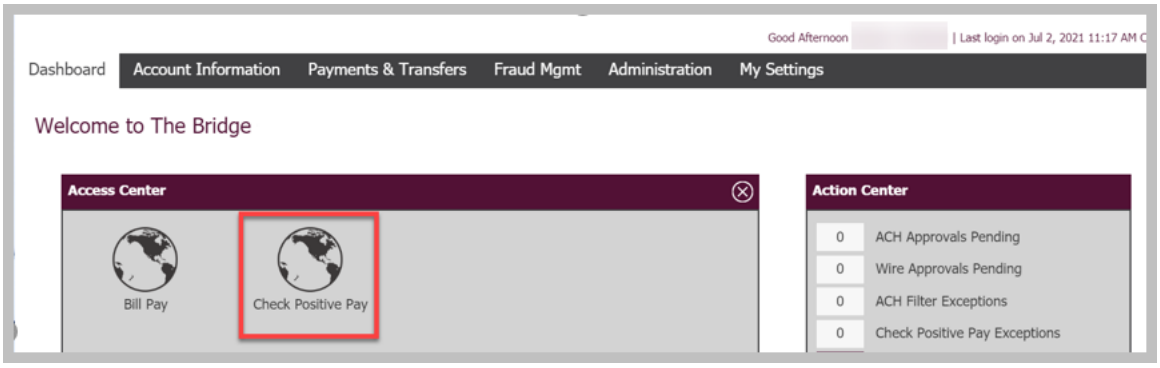


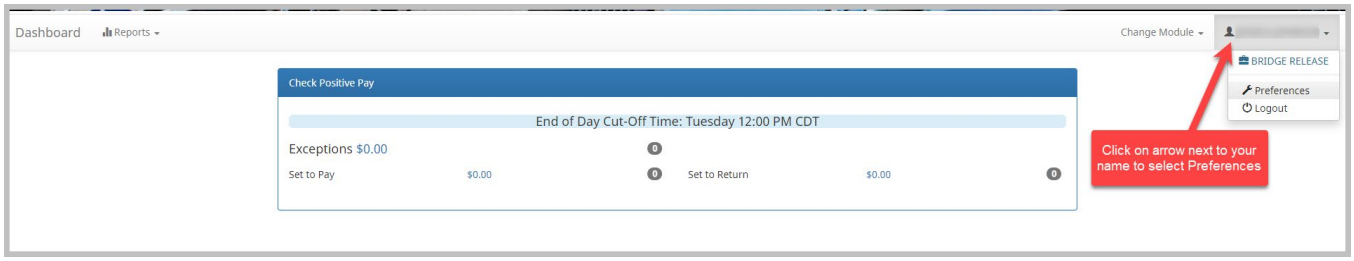
2. If you are within The Bridge online banking, Check Positive Pay can be clicked on from the Access Center on the Dashboard.



User Preferences

Preferences is an optional feature that allows you to choose your preferred default landing page to provide quicker access to complete your daily tasks.

1. Click on your name in the right-hand corner to expand the menu options and select Preferences.



2. Select the appropriate option from the dropdown menus to determine your default landing page upon login. Note: you do not have to select an option from each drop down if preferred.

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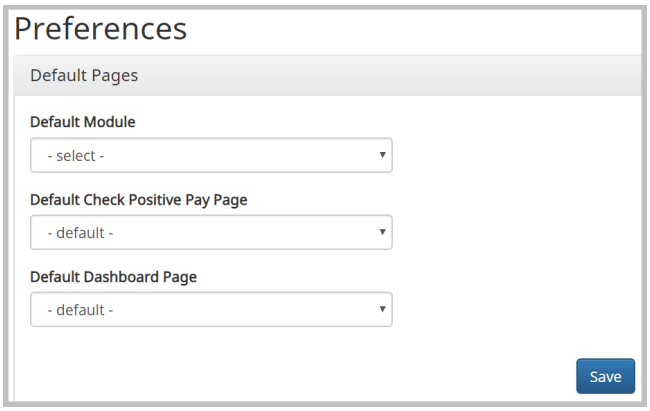
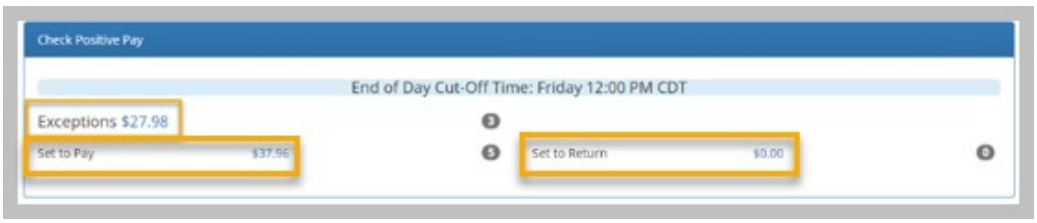


Dashboard

The Dashboard provides an overview of your daily check activity.

1. **Exceptions:** by clicking on the amount hyperlink next to "Exceptions" you will be directed to your list of exceptions. Please see Decision Exception Items for further instruction on how to manage your exception items.
2. **Set to Pay:** by clicking on the amount hyperlink next to "Set to Pay", you will be directed to a list of all your paid items including items that didn't create an exception.
3. **Set to Return:** by clicking on the amount hyperlink next to "Set to Return", you will be directed to a list of all items set to be returned.



Decision Exception Items

Exception items are created when there is a discrepancy between a check presented to the bank for payment and the issued items submitted by the company. Once exception items are created, they are presented for the company users to review and make decisions to allow legitimate checks to be paid and fraudulent/invalid checks to be returned.

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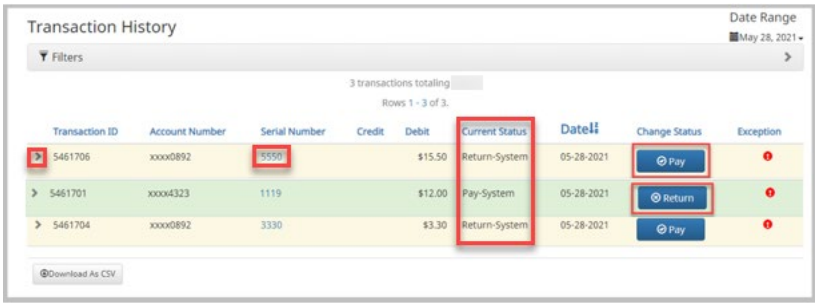
When viewing your exception items, the Current Status column will appear with your defaulted decision defined in your Master Service Agreement ("Pay – System" or "Return – System"). *NOTE:* Your items will process according to the Current Status decision at the systems cutoff time.

1. View the item details by clicking on the icon and view the check image by clicking on the check number.

2. If you wish to change the current status on the item, click on the blue Pay/Return button under "Change Status."



3. If returning, select your return reasoning and click Save.

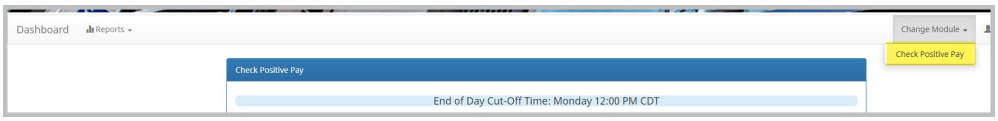
4. The Current Status will update accordingly and will process the item with this decision at the systems cutoff time.

Check Positive Pay

Import Issued Items

When a check is issued, it will need to be entered into the system as an issued item. As the check clears your bank account the system matches this information with what is presented for payment. If there are any discrepancies the business will be notified of the exception via email and can choose to pay or return the item within the system.

1. Click on Change Module in the upper right-hand corner of your Dashboard to select Check Positive Pay.



2. Expand the Perform menu from the toolbar to select Issue File Load.

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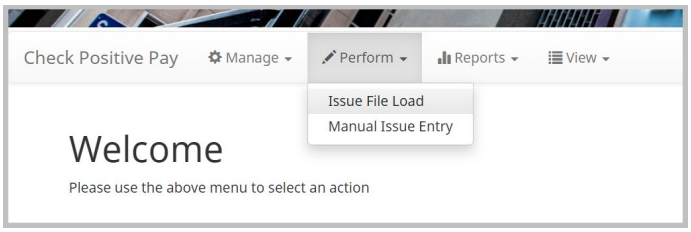


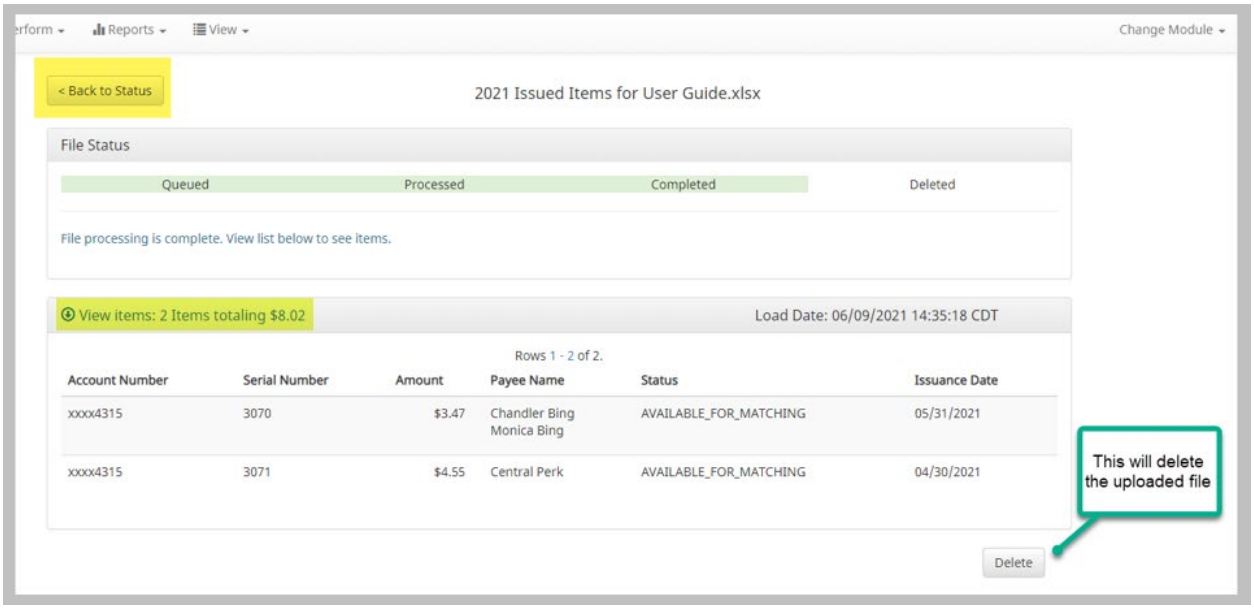
3. Select template from drop down. If your file requires a custom template, click on Create New Template and follow the instructions for creating an issued file template.

4. Once template is selected, you can drag and drop your file into the box or click Browse to select the file from the folder search. You can also view the template format by clicking on View Selected Template.

5. Click on Upload to process the file.

6. The File Status will show progress and let you know if your file was successfully imported. If you receive any errors please review, update, and save the information.

7. Verify your total number of checks and dollar amounts. Click on Back to Status in top right corner to return to the main page. **NOTE:** Bottom right corner button will Delete your uploaded file if selected.



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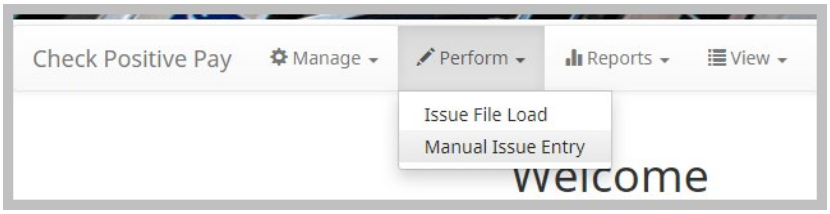
Manual Issue Entry

Users can issue a single or small amount of checks manually.

1. Expand the Perform menu from the Check Positive Pay page and select Manual Issue Entry.



2. Select the appropriate account from drop down.

3. The "Auto populate next check number" box can be checked if you have multiple checks to enter that are in a sequence.

4. Enter the Serial Number (check number).

5. Enter check Amount.

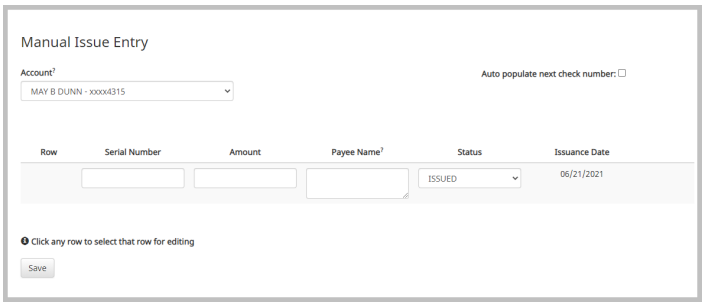
6. Enter Payee Name. **NOTE:** The Payee Name field will ONLY appear if your company has Payee Match.

7. Status will default to Issued. It can be changed to Voided as needed.

8. Issuance Date will default with current date. Click on date within box to modify as needed.

9. Enter Additional Fields information if this optional feature has been setup for your company. Please reference Additional Issuance Fields for more information.

10. Continue to add additional checks as needed. Click on Save once all have been entered.



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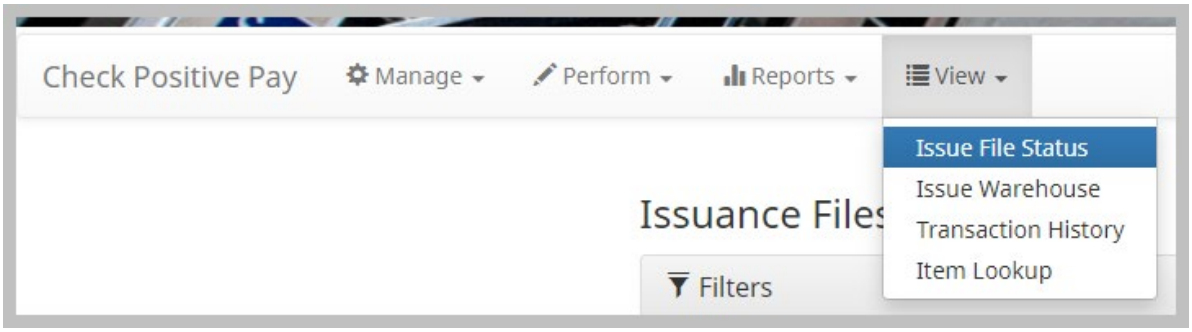
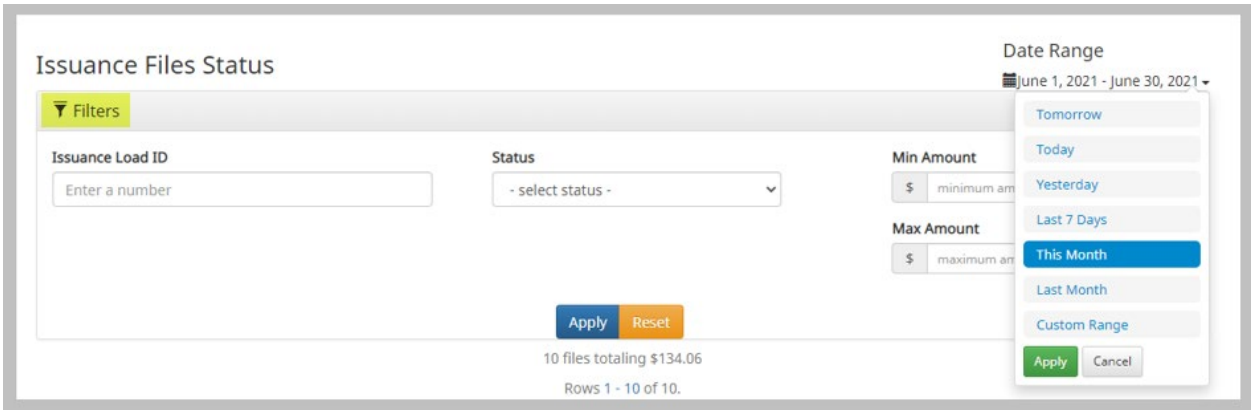
Issue File Status

You can view, edit, or delete your imported and manually entered issue files.

1. Expand the View menu from the Check Positive Pay page and select Issue File Status.



2. System will default to the current day's date. Click on the date to expand date range if needed. The Filters bar can be expanded to add filters to search.



3. All issued file uploads will appear for both imported files and manually entered items. They can be viewed or managed by clicking on the available button along the right-hand side of the list.

4. Within Managed, the file or item can be deleted. Make sure to click on "Back to Status" in the top left corner to return to list (picture on page 10).

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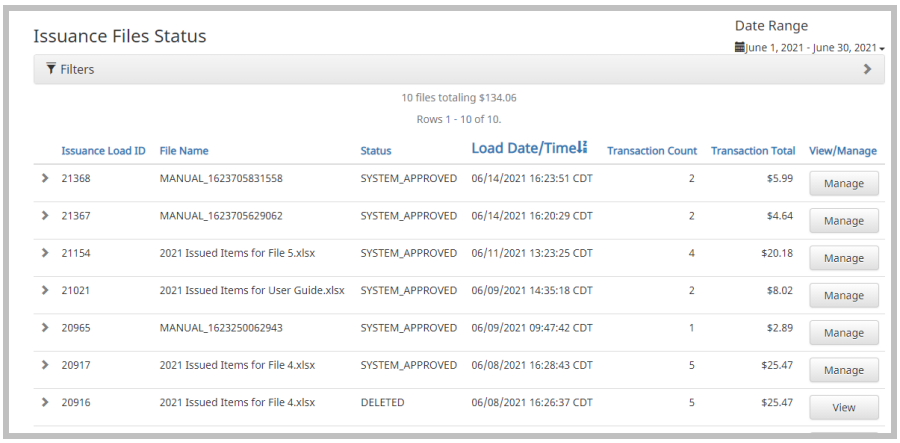

Issuance Files Status

Date Range

June 1, 2021 - June 30, 2021

Filters

10 files totaling $134.06

Rows 1 - 10 of 10.

Issuance Load ID	File Name	Status	Load Date/Time	Transaction Count	Transaction Total	View/Manage
21368	MANUAL_1623705831558	SYSTEM_APPROVED	06/14/2021 16:23:51 CDT	2	$5.99	Manage
21367	MANUAL_1623705629062	SYSTEM_APPROVED	06/14/2021 16:20:29 CDT	2	$4.64	Manage
21154	2021 Issued Items for File 5.xlsx	SYSTEM_APPROVED	06/11/2021 13:23:25 CDT	4	$20.18	Manage
21021	2021 Issued Items for User Guide.xlsx	SYSTEM_APPROVED	06/09/2021 14:35:18 CDT	2	$8.02	Manage
20965	MANUAL_1623250062943	SYSTEM_APPROVED	06/09/2021 09:47:42 CDT	1	$2.89	Manage
20917	2021 Issued Items for File 4.xlsx	SYSTEM_APPROVED	06/08/2021 16:28:43 CDT	5	$25.47	Manage
20916	2021 Issued Items for File 4.xlsx	DELETED	06/08/2021 16:26:37 CDT	5	$25.47	View

Create an Import Issued Template

Create an import template for quick processing of your positive pay file. Once the template is established, it will only need to be managed if there are edits to the format.

1. Click on Change Module to select Check Positive Pay in the upper right-hand corner.

2. Expand the Manage menu to select Issue Templates

3. Click on Create New Template

4. A Create New Template pop-up window will appear. Fill out the fields.
   NOTE: If you see a "?" (question mark) place your cursor over it for additional details about the field.

   a. Fill in **Template Name**
   b. Select the **File Type. NOTE:** Fixed Width file types will differ from the options below as there will be an additional column added to list a Start and End Position.
   c. The **Template Status** should remain "Active" to be available for use.
   d. **Number of Header Rows:** Type the number of rows within your file's header.
   e. **Number of Footer Rows:** Type the number of rows within your file's footer.
   f. **Multi-Line Payee Name Separator:** Type the separator character into the box if you have Multiple Payees listed on your checks. Leave blank if you do not list multiple payees on separate lines. *NOTE*: If all payees appear on the check as 1 line, no separator is needed.
   g. **Required Mapping Fields:**

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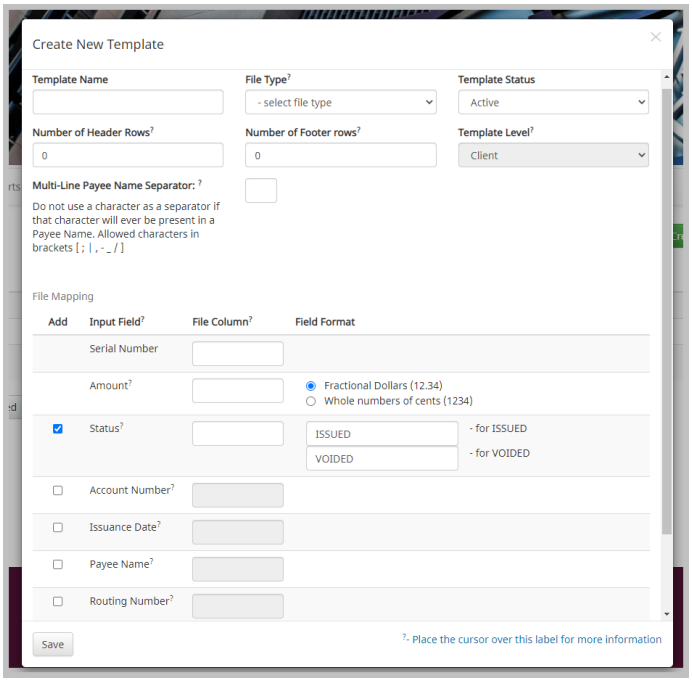
i. **Serial Number:** Type in the column number of the serial (check) number in your file.
ii. **Amount:** Type in the column number of the check amount in your file.

h. **Optional Mapping:** *Check the box to include any of the additional optional fields to the template or leave the box unchecked if the detail is not listed in your file.*

i. **Status:** Type in the column number of the item's status in your file. *NOTE:* The default of Issue and Void can be changed according to your file format.
ii. **Account Number:** Type in the column number of the account number in your file. *NOTE:* If the account number is not in your file, you will be prompted to select the account from a drop down when uploading.
iii. **Issuance Date:** Type in the column number of the issued date in your file.
iv. **Payee Name:** Type in the column number of the payee name in your file. *NOTE:* the payee name will only be saved if Payee Match is enabled.
v. **Routing Number:** Type in the column number of the routing number in your file.
vi. **Additional Information:** Additional label options will appear in the list if Additional Issue Fields have been setup. Please reference Additional Issue Fields for more information.

5. Click Save.



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Edit/Delete an Import Issued Template

A custom issued template can be modified or deleted as needed.

1. Within the Check Positive Pay module, expand the Manage menu to select Issue Templates.

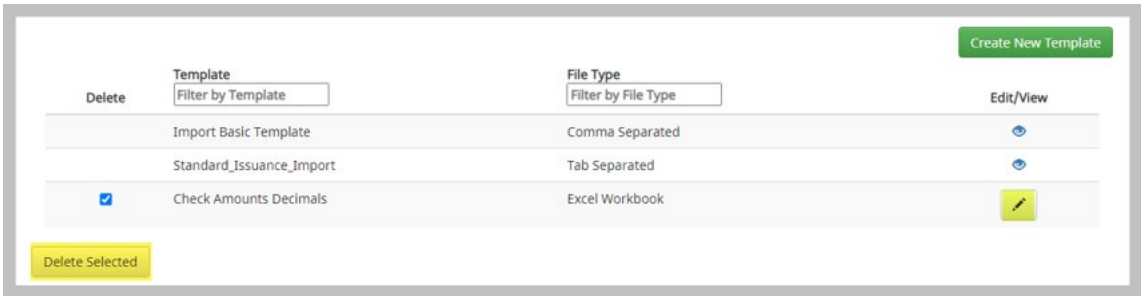
2. Click on the Edit icon to the right of the template to make changes to the formatted fields.

3. Update fields as needed.

4. Click Save.

5. To delete a template, Click in the box to the left of them template.

6. Click Delete Selected button at the bottom of the page.



Additional Issue Fields

Allows an optional field for additional information to be included with the check when referencing reports. The system allows for up to 4 rows of additional information which will be labeled as Client 1, 2, 3, and 4. This information is only captured through items issued.

1. Within the Check Positive Pay module, expand the Manage menu to select Additional Issue Fields.

2. Select Client 1 for the first additional field and type the titling of this label.
    a. An example, a field could be used for invoice numbers, notes, etc.

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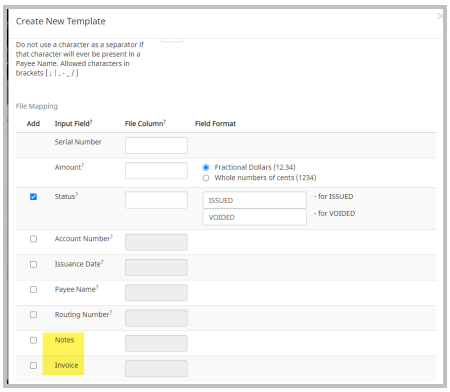
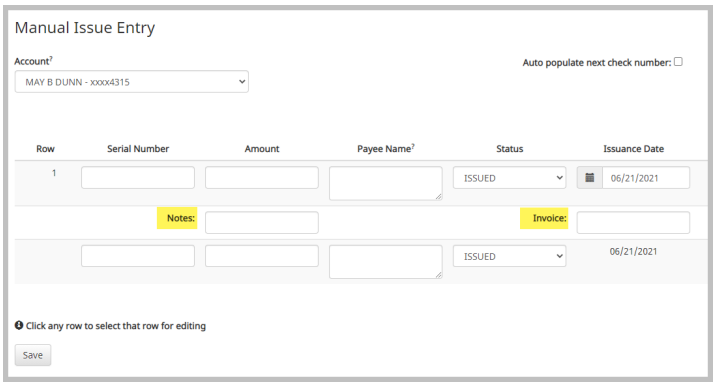
3. If another label field is needed, select Client 2 and type in the label's title. Continue process for Client 3 and Client 4 as needed.

4. Click Save.

5. These additional fields will now appear as available options when creating an Import Issued Template. They will also be available for manual entries of issued items.





View Transaction History

The Transaction History will show all checks that cleared the account.

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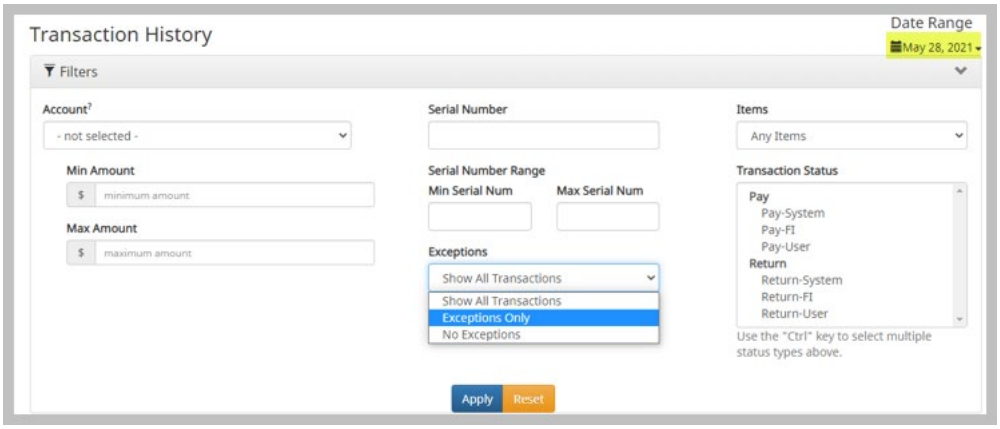
1. From the Dashboard, click on Change Module in the upper right-hand corner to select Check Positive Pay.

2. Click on View menu to expand the options and select Transaction History.

3. You will see all presented transactions for the current day. Any exception items will have a red circle with an exclamation point. The Date Range can be filtered by clicking on the date in the upper right-hand corner.

4. Clicking Filters on the left-hand side of the toolbar will provide additional options to search and sort by. Click Apply after selecting your criteria. **NOTE:** Leaving a blank field will not filter the criteria and show all items.
    a. Account – Select for a specific account
    b. Min & Max Amount – Select an amount range
    c. Serial Number – Enter a specific check number (serial number)
    d. Serial Number Range - Select a range of check numbers (serial numbers)
    e. Exceptions:
        i. All Transactions – All checks that cleared
        ii. Exception Only Items – Checks presented for payment that created a discrepancy when matching to the issued information
        iii. No Exception Items – Checks presented for payment that matched the issued information
    f. Items – Any Items (only option available)
    g. Transaction Status – Allows you to view exception items based on how they were decisioned
        i. *NOTE*: Multiple statuses can be selected by holding the "CTRL" key down while clicking on the status options.



5. To view the transaction details, expand the item by clicking on the arrow.

6. To the check image, click on the Serial Number

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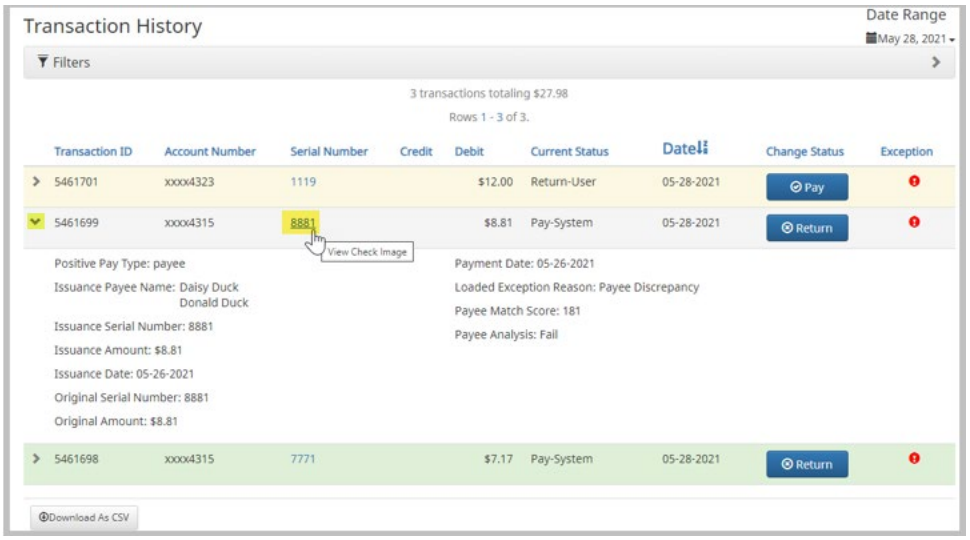

7. The check image will appear in a pop-up window showing the front and back of check.

8. Click Close to return to the Transaction History screen of exceptions.

Issue Warehouse

All issued items can be viewed in the Issue Warehouse. This includes all issued and voided items that have cleared or have not been presented for payment.

1. Within the Check Positive Pay module, expand the View menu to select Issue Warehouse.

2. System will default to the current day's date. Click on the date to expand date range if needed.

3. Clicking on Filters on the left-hand side of the toolbar will provide additional options to search and sort by. Click Apply after selecting your criteria. *NOTE:* Leaving a blank field will not filter the criteria and show all items.
    a. Account – Select for a specific account
    b. Min & Max Amount – Select an amount range
    c. Issue Type:
        i. Issued – All issued checks
        ii. Void – All voided checks
        iii. Stopped – Not Applicable
    d. Serial Number – Enter a specific check number (serial number)
    e. Serial Number Range - Select a range of check numbers (serial numbers)
    f. Match Status:
        i. Paid – All checks that were paid

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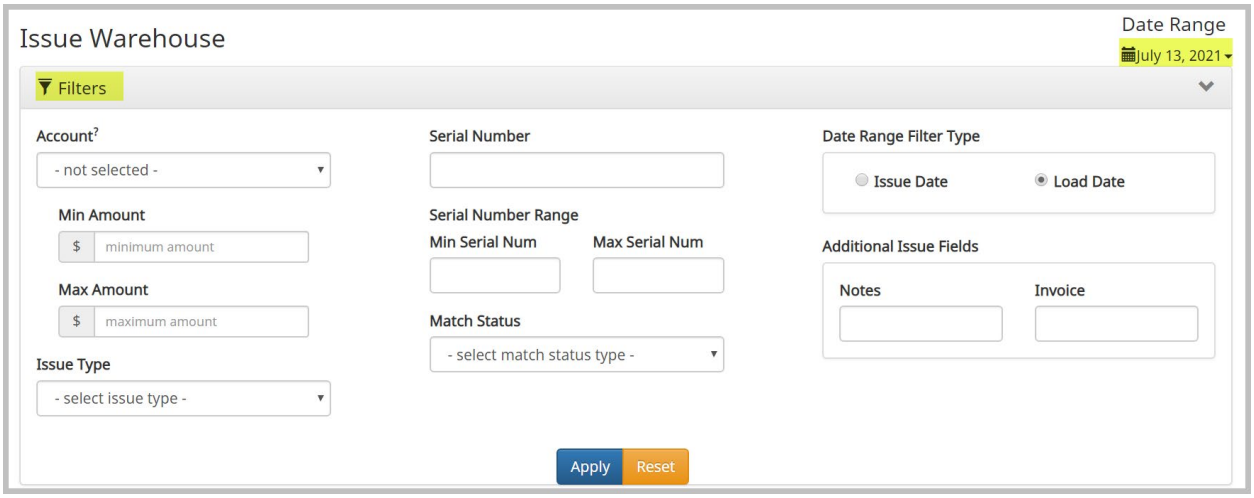
ii. Returned – All checks that were returned
iii. Outstanding – All checks that haven't been presented for payment

g. Date Range Filter Type:
   i. Issue Date – Filters checks by the issued date reflected in the issuance information
   ii. Load Date – Filters check by the date the issuance information was imported or entered into the system

h. Additional Issue Fields – Optional information field that can be included in your issuance file. Please see Additional Issue Fields for more information.

i. Click Apply



4. Issued items will appear in list.

5. Click on › (arrow) icon located to the left of the item to expand more information on the item.

6. A pencil will show on right-hand side of item if editing is allowed.

7. If a appears to the right of the item, the item was presented; therefore, the item can no longer be edited.

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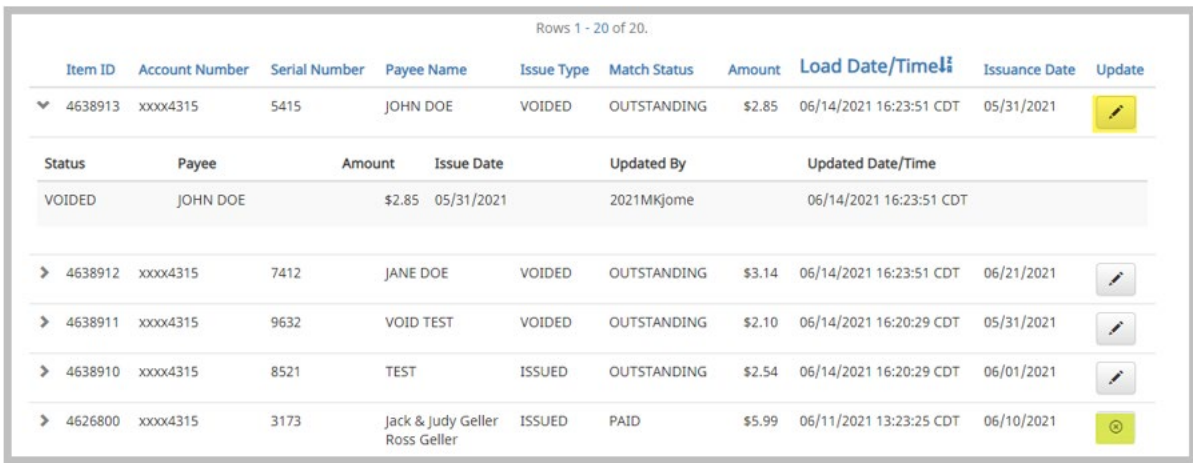


Rows 1 - 20 of 20.

Item ID	Account Number	Serial Number	Payee Name	Issue Type	Match Status	Amount	Load Date/Time	Issuance Date	Update
4638913	xxxx4315	5415	JOHN DOE	VOIDED	OUTSTANDING	$2.85	06/14/2021 16:23:51 CDT	05/31/2021	
4638912	xxxx4315	7412	JANE DOE	VOIDED	OUTSTANDING	$3.14	06/14/2021 16:23:51 CDT	06/21/2021	
4638911	xxxx4315	9632	VOID TEST	VOIDED	OUTSTANDING	$2.10	06/14/2021 16:20:29 CDT	05/31/2021	
4638910	xxxx4315	8521	TEST	ISSUED	OUTSTANDING	$2.54	06/14/2021 16:20:29 CDT	06/01/2021	
4626800	xxxx4315	3173	Jack & Judy Geller Ross Geller	ISSUED	PAID	$5.99	06/11/2021 13:23:25 CDT	06/10/2021	

Status	Payee	Amount	Issue Date	Updated By	Updated Date/Time
VOIDED	JOHN DOE	$2.85	05/31/2021	2021MKjome	06/14/2021 16:23:51 CDT

8. The issued items can be exported as a CSV file by clicking on the "Download As CSV" button at the bottom of the list.

Item Lookup

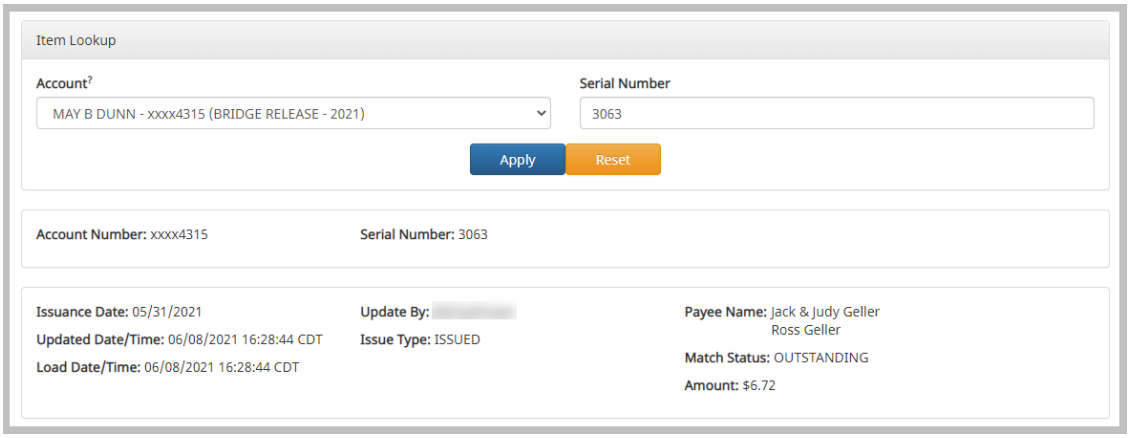
You can view an item for additional check or issuance detail.

1. Within the Check Positive Pay module, expand the View menu to select Item Lookup.

2. Select an Account and enter a Serial Number (check number). *NOTE:* Both fields are required.

3. Click Apply.

4. The check information will appear.
   a. If the item has been presented, the check image will be available to view and the transaction information will be listed.
   b. If item has not been presented but has been issued, the issued information will appear with an OUTSTANDING status.



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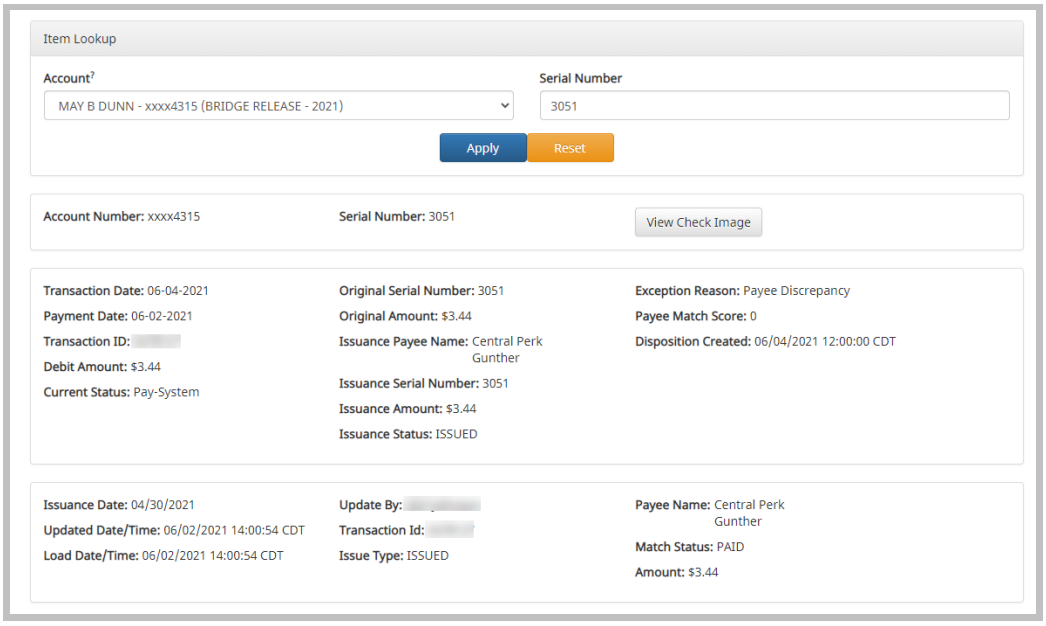


Reports

Check Positive Pay Module Report – Issue Item Status

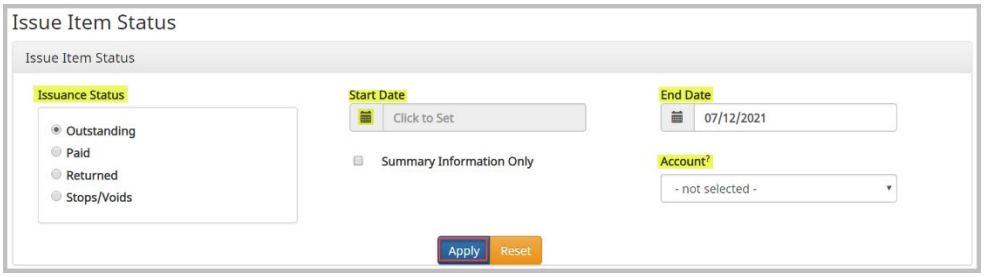
Within Check Positive Pay, the **Issue Item Status Report** shows an item and its current status of Outstanding, Paid, Returned or Stopped.

1. Select Issue Item Status from the Report menu.

2. Select appropriate Issue Item Status:
    a. Outstanding –All transactions with an outstanding status will appear.
    b. Paid – All checks that were paid
    c. Returned – All checks returned
    d. Stops/Voids – All voided checks
        i. *NOTE:* The Start Date will default the current day's date and will need to be changed before viewing paid, returned, or voided items.

3. If you have access to multiple accounts, a drop down will be available for Account. This can be left on "-not-selected-"to view all paid items on all accounts or you can select an account to view paid items for the specific account.

4. Click Apply



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Report can be downloaded as a CSV file by clicking on the "Download As CSV" button.

Dashboard Module Reports – Audit & Notification of Delivery

1. Click on Reports from the Dashboard page to select a reporting option.

    a. **Audit Report:** Provides audit history of each user.
        i. By clicking on the arrow for the line item, it will expand more details. The filters bar can be expanded to filter the list by User or Product.

    b. **Notification Delivery Report:** Provides history of notifications delivered to each user.
        i. The line item can be expanded for more details by clicking on the arrow. The filters bar can be expanded to filter the list by Recipient, Message Type, or Status.

2. The date will default to current date, but it can be clicked on to select a different date.

NOTE: Both reports can be downloaded as a CSV file by click on the button at the bottom.

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