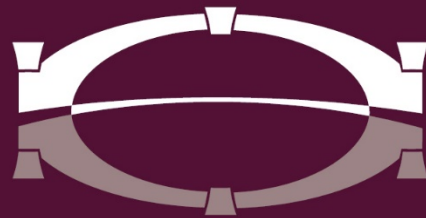


Check Positive Pay

User Guide



BRIDGEWATER BANK

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Introduction

Welcome to Bridgewater Bank 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 choose to either 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 10am if items have not been resolved. If there are no exception items, no email notification will be generated. See **Establishing Subscriptions** below for additional information.
- Decisions must be transmitted before 11am, the day of the exception.
- If items have not been addressed by 11am, 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.

Establishing Subscriptions

Subscriptions allow a user to enroll to receive notifications when specific events have occurred or are about to occur which may affect the user.

- Select **My Settings**
- Select **Subscriptions**
 - **Check Positive Pay After Cutoff Notification** - This subscription will inform the user of the exception items that did not have a decision applied at cutoff. These items may have an auto-decision applied based on the company's payment settings. This notification also informs the user the decisions that were allowed to expire because they were not approved before cutoff.
 - **Check Positive Pay Approaching Cutoff Notification** - This subscription acts as a gentle reminder and informs the user of how many exception items need a decision and what time those decisions must be submitted by.
 - **Check Positive Pay Exception Notification Report** - This subscription is generated upon receipt of the exception file from the financial institution and informs the user of how many exceptions are awaiting a decision and what time those decisions must be made by.
 - **Check Positive Pay Decision Batch Report** - At cutoff this subscription reports all monetary and count totals for the pay and return decisions that are being delivered to the financial institution for the day.
 - **Check Positive Pay Decision Requiring Approval** - This subscription informs company users with Check Positive Pay approval abilities of the number of decisions awaiting approval and what time those approvals must be applied by.
 - **Check Positive Pay Issue File Report** - At cutoff this subscription reports monetary and count totals as well as the input method used for all issues that are being delivered to the financial institution for the day. We do not recommend enabling this alert.

Decisioning Exception Items

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

- Select **Fraud Mgmt – Check Positive Pay**
- Select **Decision Items**
- Search Decision Items - use these filters to quickly locate a specific item requiring a decision
 - Account - The debiting account which will be used to fund the check.
 - Check Number
 - Decision
 - All - Display all exception items, whether or not a decision has been applied.
 - Both - Display exception items that have had a pay or return decision applied.
 - Pay - Display only exception items that have had a pay decision applied.
 - Return - Display only exception items that have had a return decision applied.
 - No Decision - Display only exception items that have not had a decision applied.

— Current Progress — 1 Enter — 2 Review — 3 Complete —

Search Decision Items

Account

Check Number

Decision

Show 10 results per page, sorted by Account in descending order

- Decision Table - displays details about current day exception items and allows the user to apply decisions. The table can be sorted by selecting any of the column headers that appear underlined.
 - Account - the debiting account from which the check is drawn.
 - Check Number - Select the hyperlink to view the check image.
 - Amount - the US dollar amount of the check.
 - Payee - the entity authorized to cash, deposit, or otherwise negotiate the check.

- Exception Reason - the reason the financial institution flagged this item as an exception.
- Decision Reason - the reason the company has decided to return an exception item. This optional field does not become enabled until the user has selected to return the item.

Account	Check Number	Amount	Payee	Exception Reason	Decision Reason	Pay All	Return All
Prev 1 Next		Go to page 1		Showing 1 - 4 of 4		Items to display: 10 20 50	
81079204	3004	\$0.90		Issue not on file	Select Return Reason	<input type="checkbox"/>	<input type="checkbox"/>
81079204	3003	\$0.85	Bridgewater Bank	Item/Issue amount mismatch	Select Return Reason	<input type="checkbox"/>	<input type="checkbox"/>
81079204	3002	\$0.80	Earl	Payee mismatch	Select Return Reason	<input type="checkbox"/>	<input type="checkbox"/>
81079204	3001	\$0.75	Bridgewater Bank	Payee mismatch	Select Return Reason	<input type="checkbox"/>	<input type="checkbox"/>
Prev 1 Next		Go to page 1		Showing 1 - 4 of 4		Items to display: 10 20 50	
Results returned in 0.02 seconds							
<input type="button" value="Enter Decisions"/> <input type="button" value="Reset"/>							

- Select a **Decision Reason(s)** and click **Enter Decisions**
- Review the decisions and click **Save**

Check Positive Pay : Decision Items

⚡ Decisions will be processed on Jan 30, 2020 11:00 AM CST.

— Current Progress — 1 Enter — 2 Review — 3 Complete —

Pay

Account Number	Check Number	Posted Date	Amount	Payee	Exception Reason
81079204	3003	11/20/2019	\$0.85	Bridgewater Bank	Item/Issue amount mismatch
81079204	3002	11/20/2019	\$0.80	Earl	Payee mismatch
81079204	3001	11/20/2019	\$0.75	Bridgewater Bank	Payee mismatch

Return

Account Number	Check Number	Posted Date	Amount	Payee	Exception Reason	Decision Reason
81079204	3004	11/20/2019	\$0.90		Issue not on file	

- Verify confirmation message and click return to return to the Positive Pay screen.
 - Items can be edited until decision cut off time (11am) by clicking the Edit (pencil icon)

✔ Your Positive Pay decisions have been recorded.

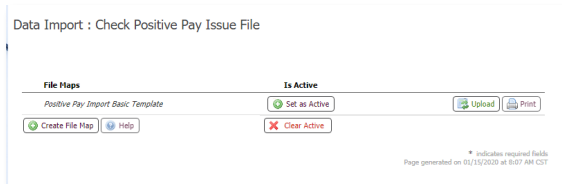
Creating an Import Template

Create an import template for quick processing of your positive pay file. This step only needs to be completed the first time and any time the issue file format changes.

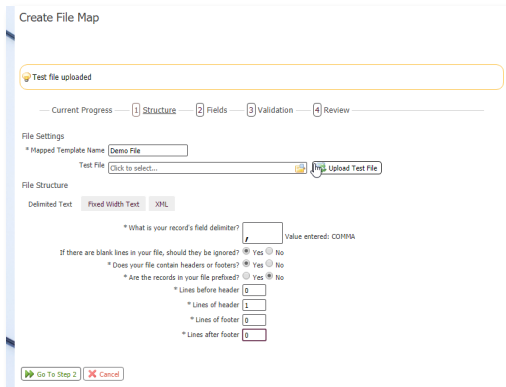
- Select **Fraud Mgmt – Check Positive Pay**
- Select **Issue Import** from right hand side
- Search for the company and select a user



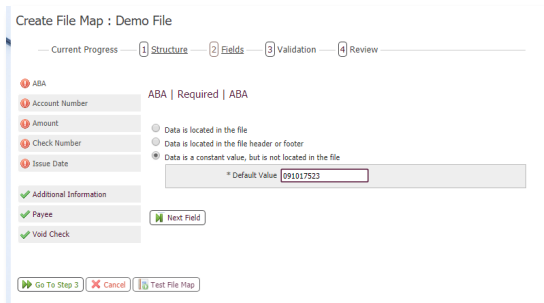
- Select **Create File Map**



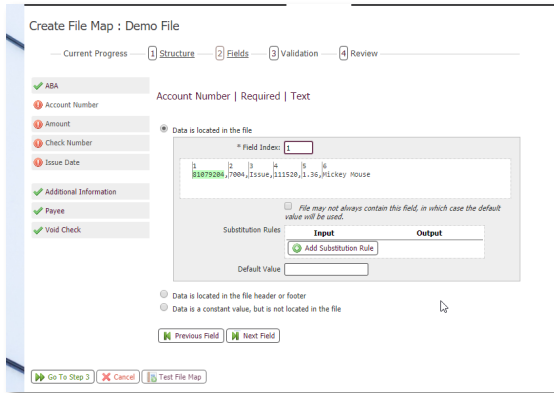
- Select **Upload** and upload a test file
- Select **Go to Step 2**



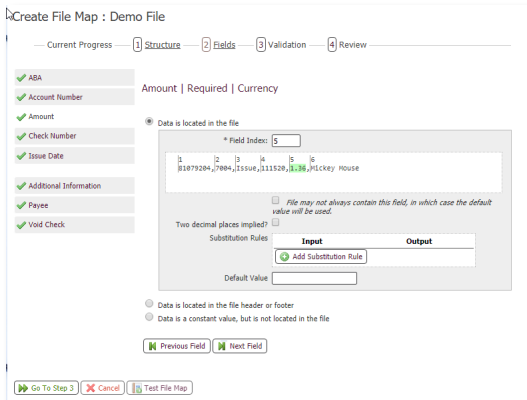
- Enter Routing/ABA Number and click **Next Field**



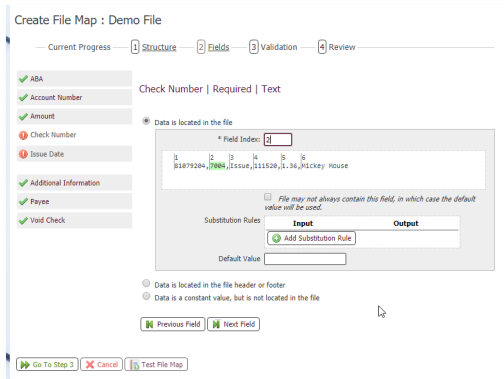
- Select which column contains the acct number and click **Next Field**



- Select which column contains the amount and click **Next Field**



- Select which column contains the check number and click **Next Field**



- Select which column contains the date and the date format and click **Next Field**

Create File Map : Demo File

Current Progress — 1 Structure — 2 Fields — 3 Validation — 4 Review

ABA
Account Number
Amount
Check Number
Issue Date
Additional Information
Payee
Void Check

Issue Date | Required | Date

Data is located in the file

* Field Index: 4

1 2 3 4 5 6
[1879204,7004,Issue,111520,11-26,Mickey House

File may not always contain this field, in which case the default value will be used.

Date Format: M/d/yyyy

Substitution Rules: Input Output
Add Substitution Rule

Default Value: No Default

Data is located in the file header or footer
 Data is a constant value, but is not located in the file

Previous Field Next Field

Go To Step 3 Cancel Test File Map

- Select if Additional Information is contained in the file and click **Next Field**

Create File Map : Demo File

Current Progress — 1 Structure — 2 Fields — 3 Validation — 4 Review

ABA
Account Number
Amount
Check Number
Issue Date
Additional Information
Payee
Void Check

Additional Information | Optional | Text

Data is located in the file
 Data is located in the file header or footer
 Data is a constant value, but is not located in the file
 Not Specified

Previous Field Next Field

Go To Step 3 Cancel Test File Map

- Select which column contains the payee and click **Next Field**

Create File Map : Demo File

Current Progress — 1 Structure — 2 Fields — 3 Validation — 4 Review

ABA
Account Number
Amount
Check Number
Issue Date
Additional Information
Payee
Void Check

Payee | Optional | Text

Data is located in the file

* Field Index: 6

1 2 3 4 5 6
[1879204,7004,Issue,111520,11-26,Mickey House

File may not always contain this field, in which case the default value will be used.

Substitution Rules: Input Output
Add Substitution Rule

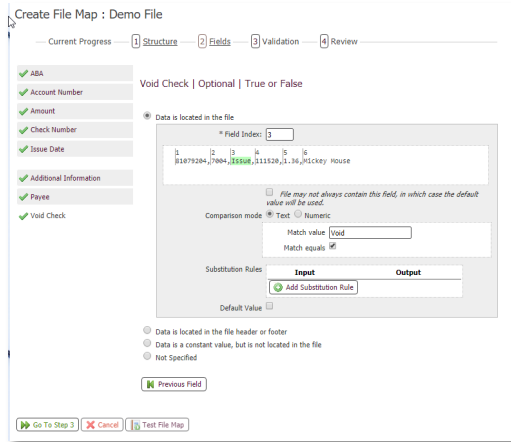
Default Value:

Data is located in the file header or footer
 Data is a constant value, but is not located in the file
 Not Specified

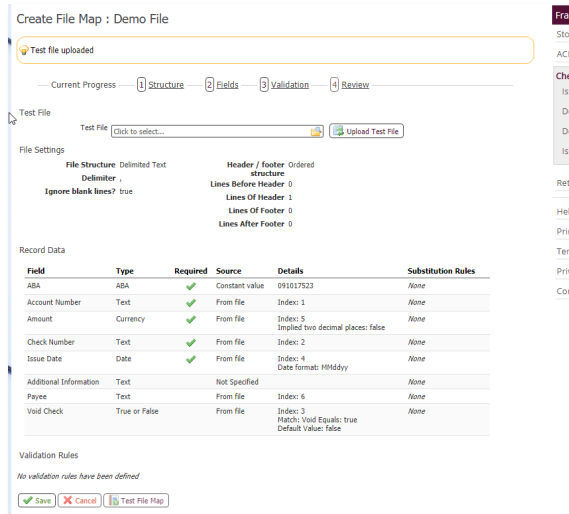
Previous Field Next Field

Go To Step 3 Cancel Test File Map

- Select which column contains Void indicator and enter value used



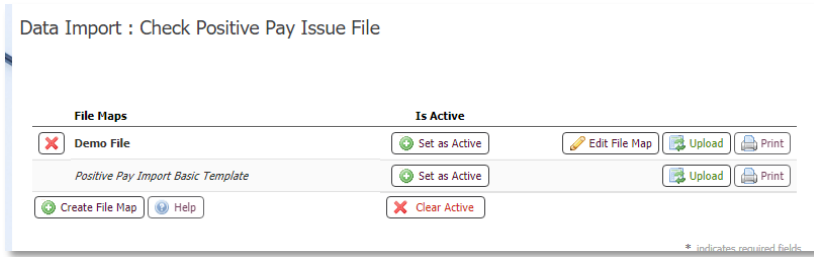
- Select **Go to Step 3**
- Select **Go to Step 4**
- Review settings for the template and select **Test File Map** (You may need to re-upload the test file)



- The file should state ***File Completed Validation*** if not it should reference the field encountering an error

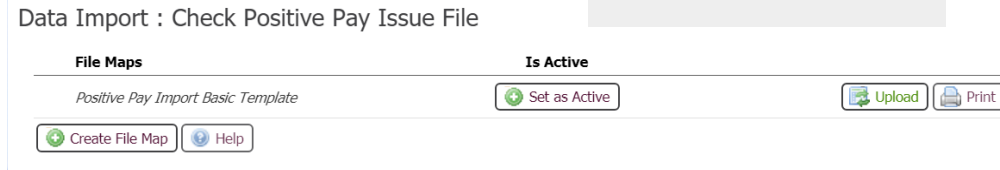
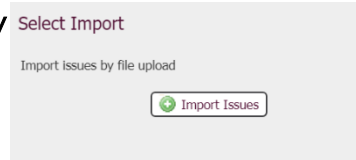


- Select **Save** – the saved import template will be listed in the Data Import section

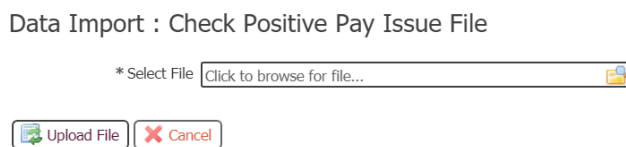


Importing a Positive Pay File

- Select **Fraud Mgmt – Check Positive Pay**
- Select **Import Issues**
- Select **Upload**



- Click to browse for the file and select **Upload File**



- Verify status is completed and click **OK**

Transmission Data

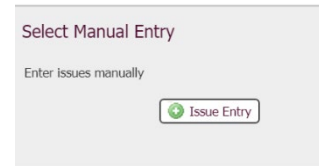
Receiving Bank	Bridgewater Bank CERT
Transmitting Company	905905
Transmitting User	cert.katiek
Received Date/Time	Jan 30, 2020 10:03:00 AM CST
Data Validation and Processing Service ID	CHECKPOSPAYISSUE
Upload Method	Web
Status	Complete

- Status Complete – the checks have been submitted to the bank for processing. See **Reviewing Issue Activity** below to search for issued items.

Entering Manual Entry Items

This is a great option for entering a single or small amount of checks or to use when a file is not available.

- Select **Fraud Mgmt – Check Positive Pay**
- Select **Issue Entry**
- Enter the information for the check(s)
 - Account Number – the account the check is issued from
 - Issue Date
 - Check Number
 - Amount
 - Payee
 - Description – this is an optional field
 - Void Check – select this box if you are voiding a previously entered item



Check Positive Pay : Issue Entry

Issues will be delivered on Jan 30, 2020 6:00 AM CST.

— Current Progress — 1 Enter — 2 Review — 3 Complete —

Add 5 ▾ More Issues

* Account Number	* Issue Date	* Check Number	* Amount	Payee	Description	Void Check
<input type="checkbox"/> 83010892 - Checking (BRIDGEWATER BANK)	<input type="text" value="01/29/2020"/>	<input type="text" value="1234"/>	<input type="text" value="1.00"/>	<input type="text" value="Test Payee"/>	<input type="text" value="Description"/>	<input type="checkbox"/>
<input type="checkbox"/> 83010892 - Checking (BRIDGEWATER BANK)	<input type="text" value="01/29/2020"/>	<input type="text" value="1235"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="Description"/>	<input type="checkbox"/>

- Select **Submit**
- Review the information is correct and click **Save**

Check Positive Pay : Manual Entry

Issues will be delivered on Jan 30, 2020 6:00 AM CST.

— Current Progress — 1 Enter — 2 Review — 3 Complete —

Account Number	Issue Date	Check Number	Amount	Payee	Description
83010892 - Checking (BRIDGEWATER BANK)	01/29/2020	777	\$1.00	Test Payee	

Amount Counts	
Total Issues:	\$1.00 (1)
Total Voids:	\$0.00 (0)

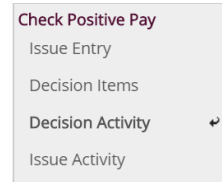
- Verify you receive the confirmation message and click **Return**

Your Positive Pay Issues have been recorded.

Reviewing Decision Activity

Review the decisions that have been applied to past exceptions.

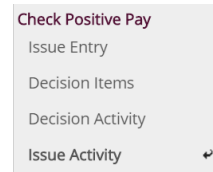
- Select **Fraud Mgmt – Check Positive Pay**
- Select **Decision Activity**
- Search Decision Activity
 - User ID – individual who applied the decision
 - Account Number – the account the check is issued from
 - Posted Date
 - Status – view only decisions within a certain status
 - Decision – view exception items with a specific decision, click the field and select an option from the menu that displays
- Decision Activity – displays summary information about the exception items that have had a decision applied
 - Account Number – displays the exception item’s debiting account number, account type and account description (if applicable)
 - Status – displays the current status of the decision
 - Awaiting Decision - a decision was applied to this exception item at one time but has since been removed. A decision will need to be applied before decision cut-off or the item will expire and an auto-decision will be applied based on company settings.
 - Pending Approval - the decision that has been applied to this exception item requires review and approval by an entitled user. If approval is not given before the decision cut-off this item will expire.
 - Pending Delivery - this decision is queued to be delivered to the financial institution at decision cut-off.
 - Completed - the exception item was successfully delivered to the financial institution.
 - Faxed - a decision was applied via the fax channel.
 - Expired - a decision that required approval was not approved before cut-off.
 - Failed - the attempt to deliver these decisions to the financial institution failed.
 - Decision - indicates if the item was paid or returned. If a decision was applied to an item and then removed, the decision status will be No Decision.
 - Check Number - select the blue hyperlink check number to view the image.



- Posted Date - the date the exception was presented to the financial institution.
- Amount - the US amount of the exception item.
- Payee - the entity authorized to cash, deposit, or otherwise negotiate the check that created the exception item.
- Decision Reason - the reason the exception item was returned by the company.
- Exception Reason - the reason the check triggered an exception item.
- View - select this option to review audit details about the exception
- Show Issue - if the required fields of an issue match the identifying details of an exception item, select this option to be displayed audit details about the matching issue item.

Reviewing Issue Activity

After check issue/voids have been created, either manually or imported, they can be reviewed here.



- Select **Fraud Mgmt – Check Positive Pay**
- Select **Issue Activity**
- Search Issue Activity - use these filters to locate a specific check or void record
 - Account Number - the account the check is issued from
 - Issue Date
 - Status - To view only checks with a certain status, select the field and choose a status from the menu that displays
- Issue/Void Table - displays summary information about the checks that have been entered
 - Void Indicator - if the check issue was entered as a voided item, it will be indicated with a Void icon to the far left.
 - Account Number - displays the debiting account number, account type, and account description (if applicable).
 - Status - displays the current status of the check issue.
 - Pending Delivery status means that the issue is waiting for the end of day cut-off to be delivered to the bank.
 - Delivered status means that the check was successfully delivered at cut-off to the financial institution.
 - Delivery Failed status means that the issue item was not able to be successfully delivered to the financial institution.
 - Issue Date
 - Check Number
 - Amount
 - Payee
- Options
 - View - select this option to view audit information about the check.
 - Edit - select this option to modify the details of the check. Make sure to select Save to retain any changes made. This option is no longer available once the issue/void has been delivered for processing.
 - Delete - select this option to remove the check issue so that it will not be delivered to the financial institution. This option is no longer available once the issue/void has been delivered for processing.
 - Show Exception - If the required fields of an issue match the identifying details of an exception item, the system will display a Show Exception

hyperlink under the action buttons for that check. Select this option to be displayed audit details about the matching exception item.