# Exception Processing

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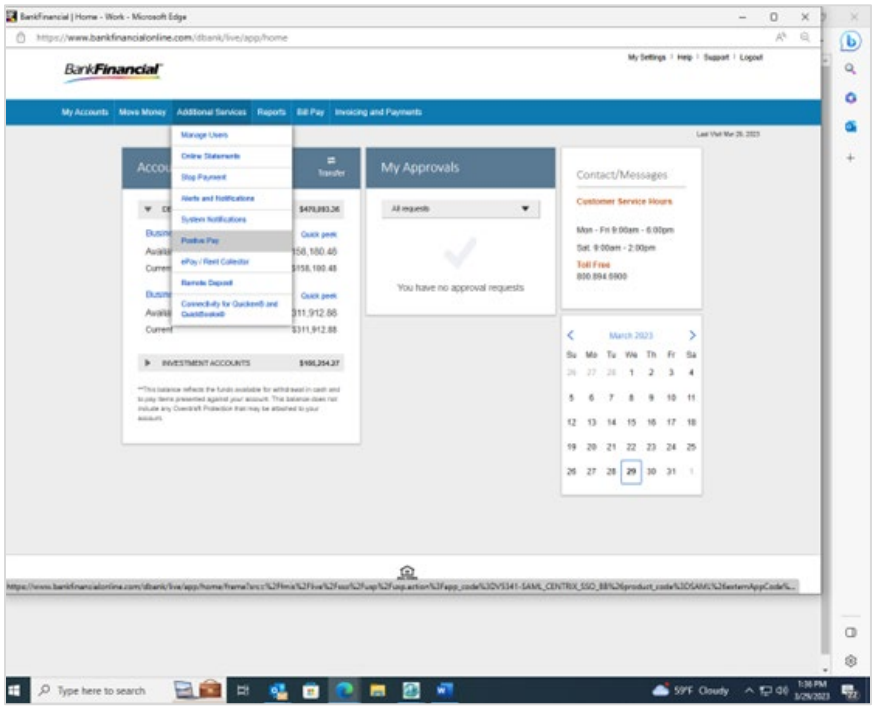
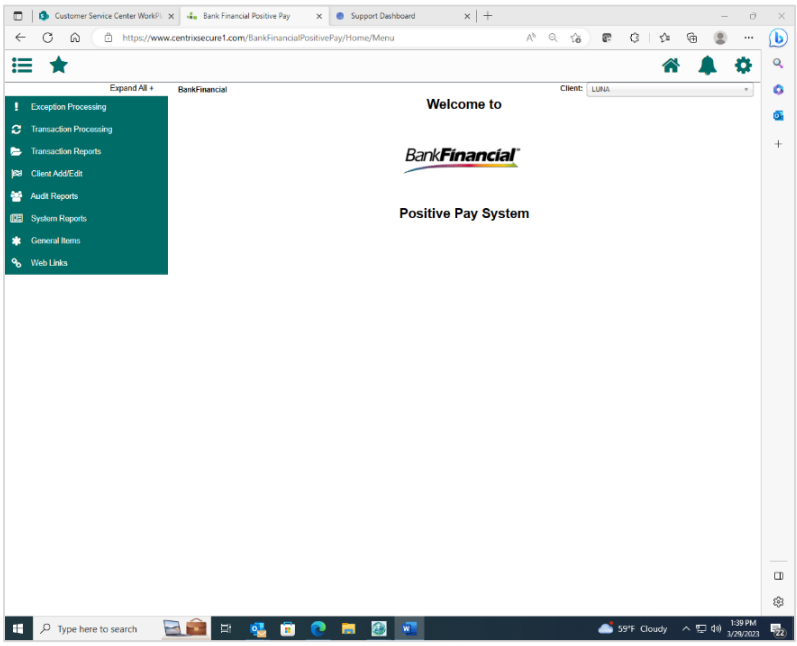
## I. Login

Positive Pay is accessible within Online Business Banking by selecting **Additional Services**, **then Positive Pay** from the drop-down menu.




If the registration for this service was completed and you are an added user, it will automatically direct you to the Positive Pay site below:



## II. Uploading an Issued Check File

*Bank**Financial*** has mapped your Issued Check File based on the sample you provided during your setup on the Positive Pay system. You will upload all subsequent Check Files every time you issue checks.

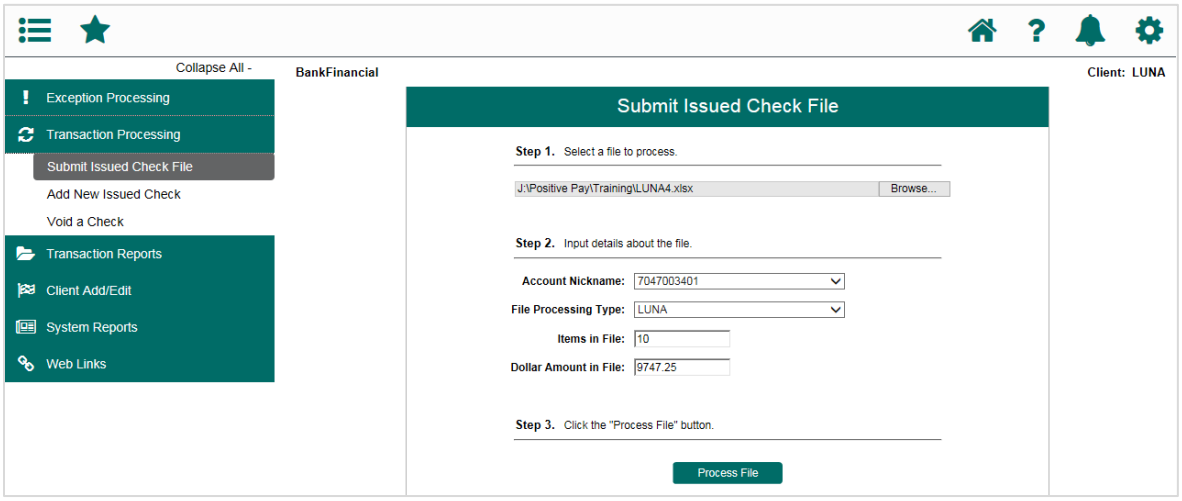
A. Select **Submit Issued Check File** from the side navigation menu under **Transaction Processing**.

B. Click **Browse** to select your issued check file.

C. Select the account for the file upload. If your file contains issued checks for multiple accounts, the account you select will only be used to report the file upload activity.

D. If you have more than one file format, select the appropriate format. *An example of multiple formats would be your accounting system creates a file for your account payable items and your payroll processor creates a file for your payroll items. Each file may be formatted differently and may even be a different type of file. If you do not have software to create an issued check file, refer to the Positive Pay Issued Check File Format guide for details on how to create your own.*

E. Click **Process File**.




Your uploaded file will be processed and if accepted, the check count and total will appear.

A rejected file will display the reason for the rejection. Reasons for a rejected file include, incorrect format, items in the file may have already been imported, or the number of items and/or dollar amount in the file does not match what the system found in the file. If you are uploading a large file, you may receive a message stating that your file will be processed and that you will receive an email once the process is completed.

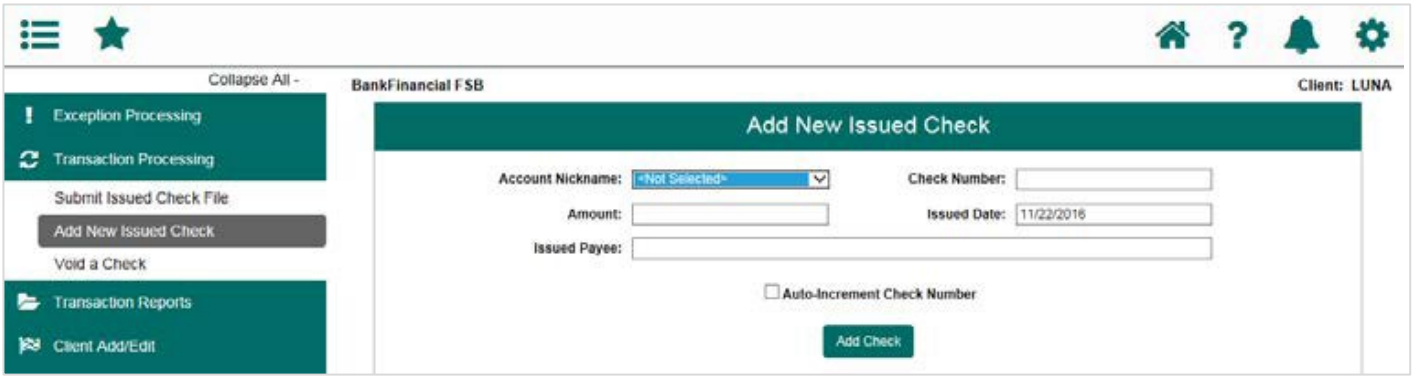
**Processing Results**

| File Name | Upload Date | Status | Items | Amount |
|---|---|---|---|---|
| LUNA4.xlsx | 12/8/16 3:34:47 PM | Processed | 10 | $9,747.25 |

## III. Manually Adding Issued Checks

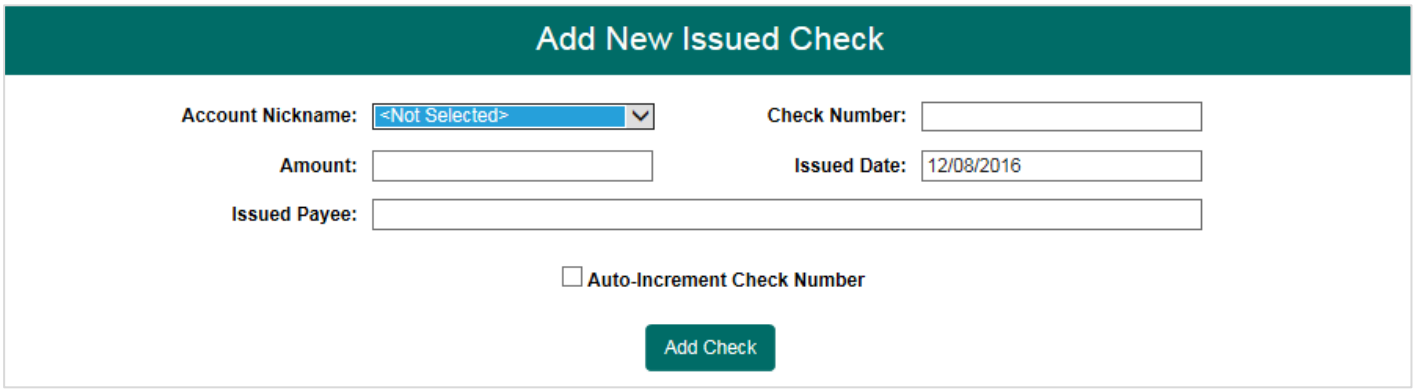
If you do not have accounting software that creates issued check files for you, or you have a hand-written issued check that is not included in your issued check upload, you can manually add those checks.

A. Select **Add New Issued Check** from the side navigation menu under **Transaction Processing**.

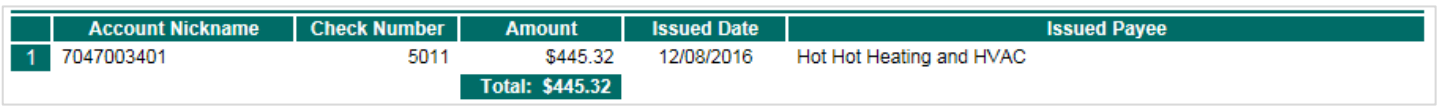



B. Select the account nickname to enter the issued check, along with the check number, dollar amount, issued date and then payee. 1. Check the Auto-Increment Check Number box if you are entering multiple checks that are in check number order. The system will update the Check Number field to the next check number once you have clicked the **Add Check** button.

C. Click **Add Check** once you have entered the check information.




A list of the checks entered will appear at the bottom of the screen and will update to include each check entered.

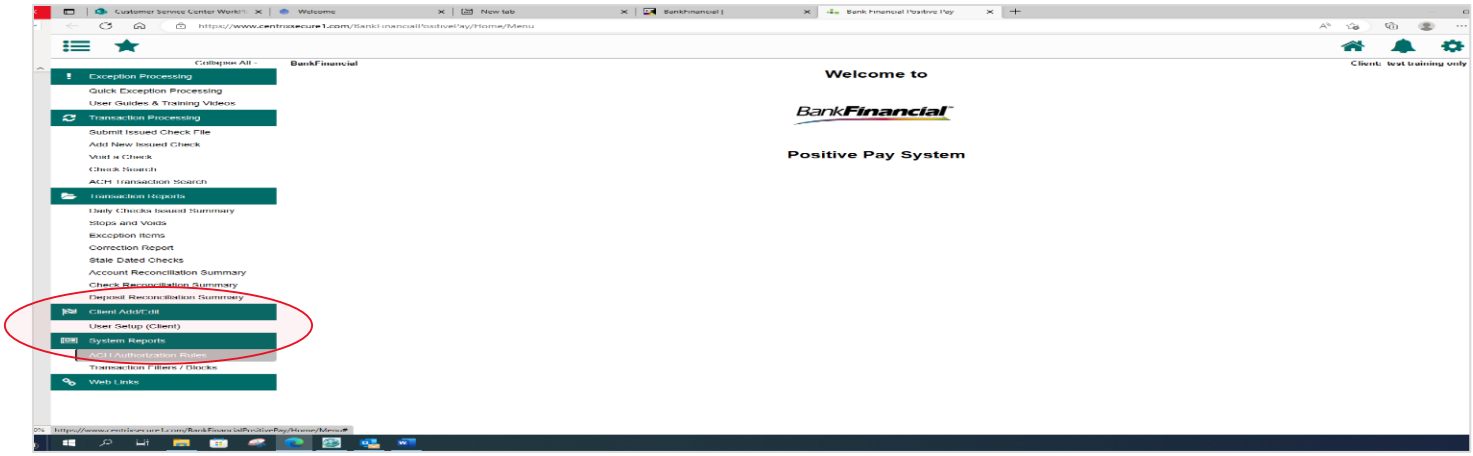


| | Account Nickname | Check Number | Amount | Issued Date | Issued Payee |
|---|---|---|---|---|---|
| 1 | 7047003401 | 5011 | $445.32 | 12/08/2016 | Hot Hot Heating and HVAC |
| | | | Total: $445.32 | | |

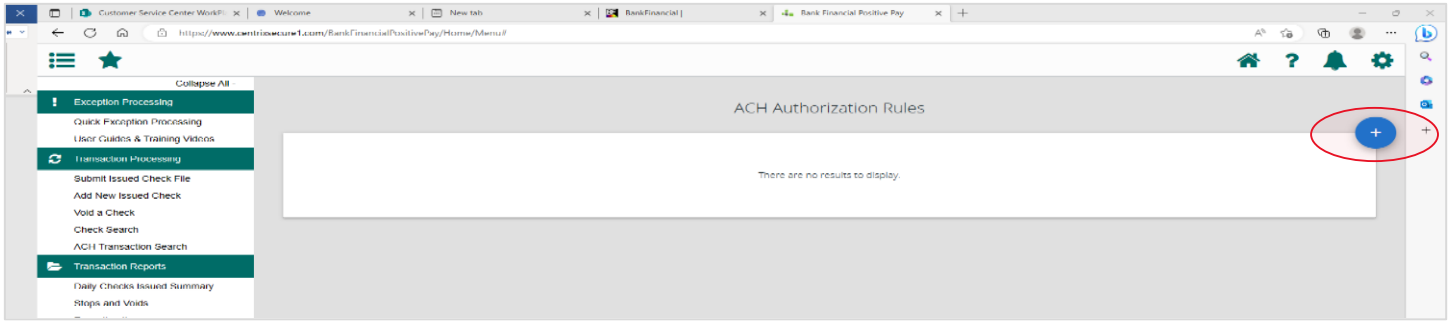
## IV. ACH Authorization Rules Setup

The ACH Rule feature allows you to set up a rule for all ACH debits and/or credits. Setting this rule will create an exception for any ACH attempting to post to your account. When setting this rule, you can elect to review all debits, all credits, or both.

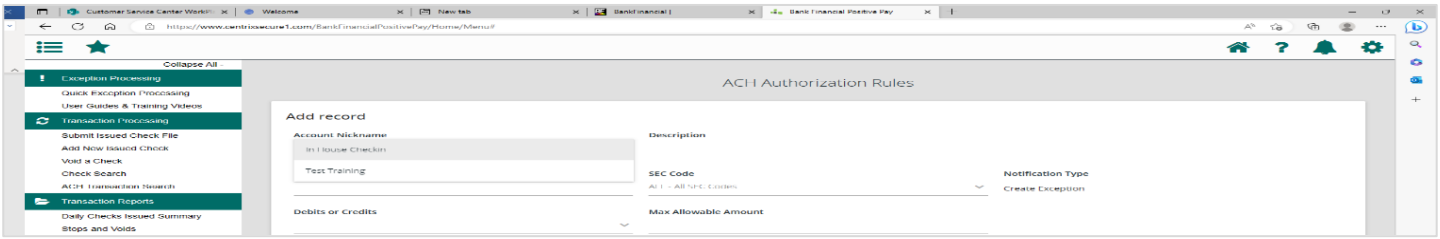
A. Once in Positive Pay, from the side navigation menu under **System Reports**, select **ACH Authorization Rules**.




B. To add a Rule, select the **Blue Plus Sign** button (located in the upper right corner).




C. Under **Account Nickname**, select the account you want to add the rule to.



D. Complete the following fields:

a. Description – Enter a description of the Rule you are adding. This is for your reference (i.e., All ACH Debits, All ACH Credits, All ACH, etc.).

b. Company ID – Enter the Company ID given to you by the Originator of the ACH item. If you don't know the ID and the ACH company already transacted on your *BankFinancial* account, send an email to #Best@bankfinancial.com or contact our Business Customer Service Center at 833-894-6999 to determine the Company ID.

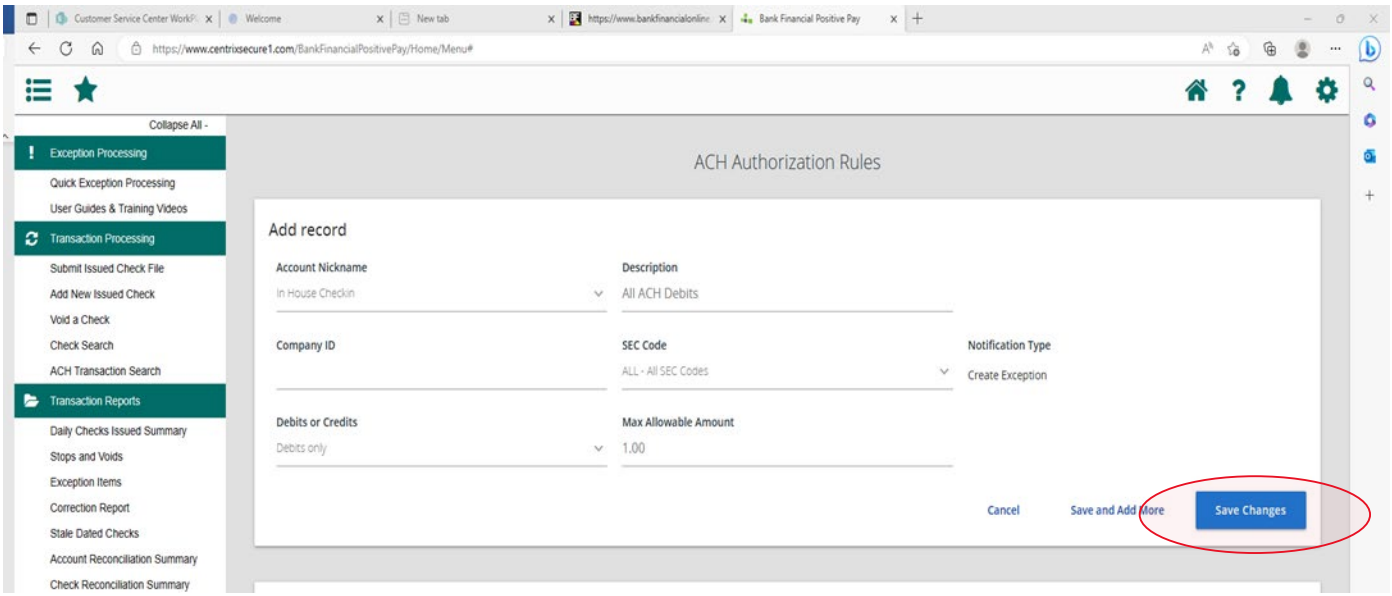
**For a Generic Rule that covers all companies, this should be left blank.

c. SEC Code – Select the Standard Entry Class (SEC) Code given to you by the Originator of the ACH item. If the SEC Code was not given to you, use the drop-down arrow and select **All – All SEC Codes**.

d. Debits or Credits - Select Debits Only, Credits Only or both DR and CR.

e. Max Allowable Amount – Enter a Maximum Allowable Amount. Any ACH item with criteria entered that is over this amount will create an Exception which will need to be approved. Example: Set to $1.00 if you want to view ALL ACH entries over $1.00.

f. Click **Save Changes**.




## V. Transaction Filter/Block Setup

The ACH Transaction Filter/Block feature allows you to set up rules for all ACH debits and/or credits so that the system will look at the ACH items that have posted to your account and create an ACH exception every time an ACH meeting that criteria posts to your account. This works the opposite of the rules above.

***Processing Note***: If you have both a Rule and a Block with similar criteria, the Block rule will always supersede the Rule and an ACH exception will be created.

A. Select **Transition Filter / Block Setup** from the side from the side navigation menu under **System Reports**.

B. Select the Account you would like to add a Block ACH item to.

C. Enter a description of the ACH item. This will be for your reference.

   a. Company ID – Enter the Company ID given to you by the Originator of the ACH item. If you don't know the ID and the ACH company already transacted on your *Bank**Financial*** account, send an email to #Best@bankfinancial.com or contact our Business Customer Service Center at 833-894-6999 to determine the Company ID.

      **For a Generic Rule that covers all companies, this should be left blank.

D. Select the Standard Entry Class (SEC) Code given to you by the Originator of the ACH item. If the SEC Code was given to you, use the drop-down arrow and select **All – All SEC Codes**.

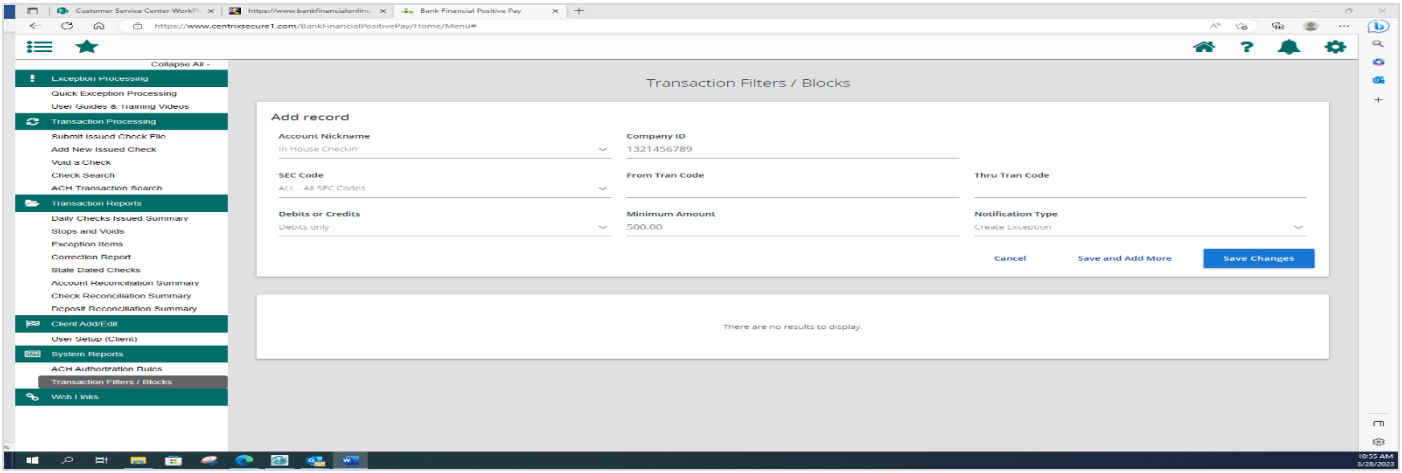
E. Leave the "From" Tran Code and "Thru" Tran Code blank.

F. Select Debits Only, Credits Only or both DR and CR.

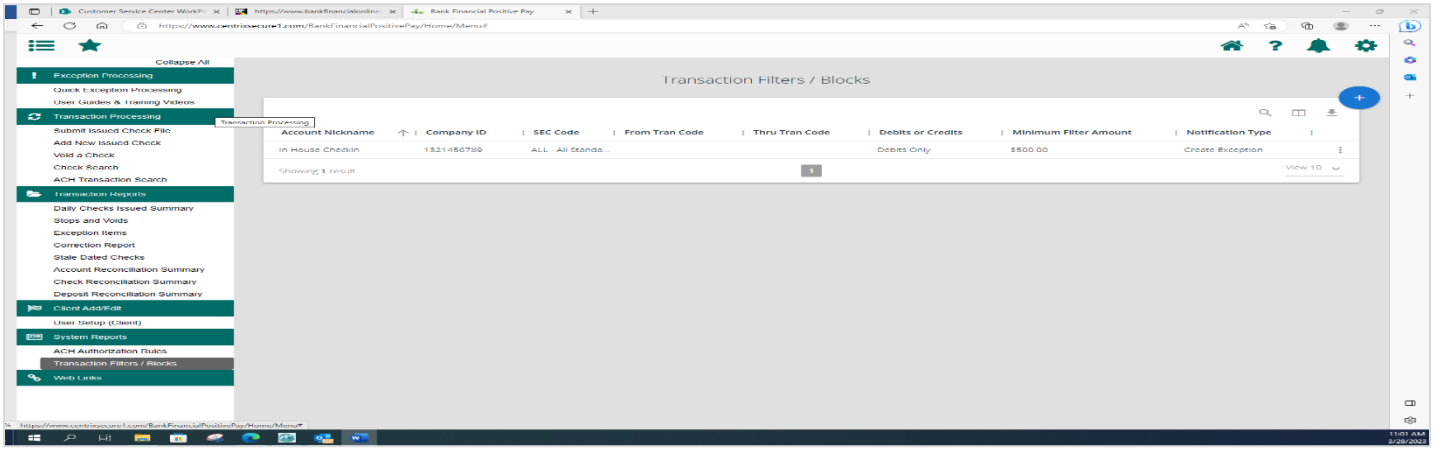
G. Enter a Minimum Filter Amount. Transactions must have an amount greater than or equal to this amount for this filter to apply. Any transaction that exceeds the minimum filter amount will create an Exception. If the minimum filter amount is left blank, the transaction amount filter will not be used.

H. The Notification Type must be set to **Create Exception** for the ACH item to be included as an exception item; otherwise, you will only receive an email notification of the ACH item details.

I. Click **Save Changes** to save your Block.




You will receive a message at the top of the screen with the results of your added rule. The new rule will also be displayed on the screen and can be edited at any time by selecting the **Edit** link. You can also delete the rule by selecting the **Edit** link and then **Delete**.

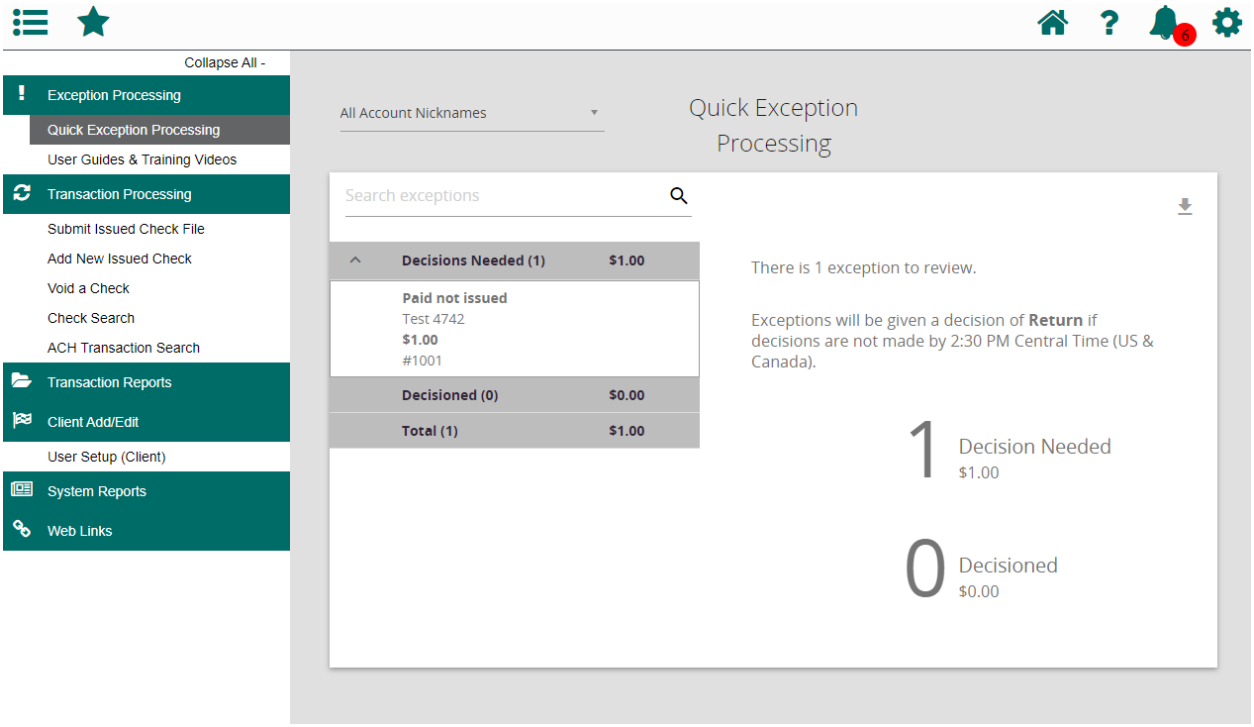



## VI. Exception Processing

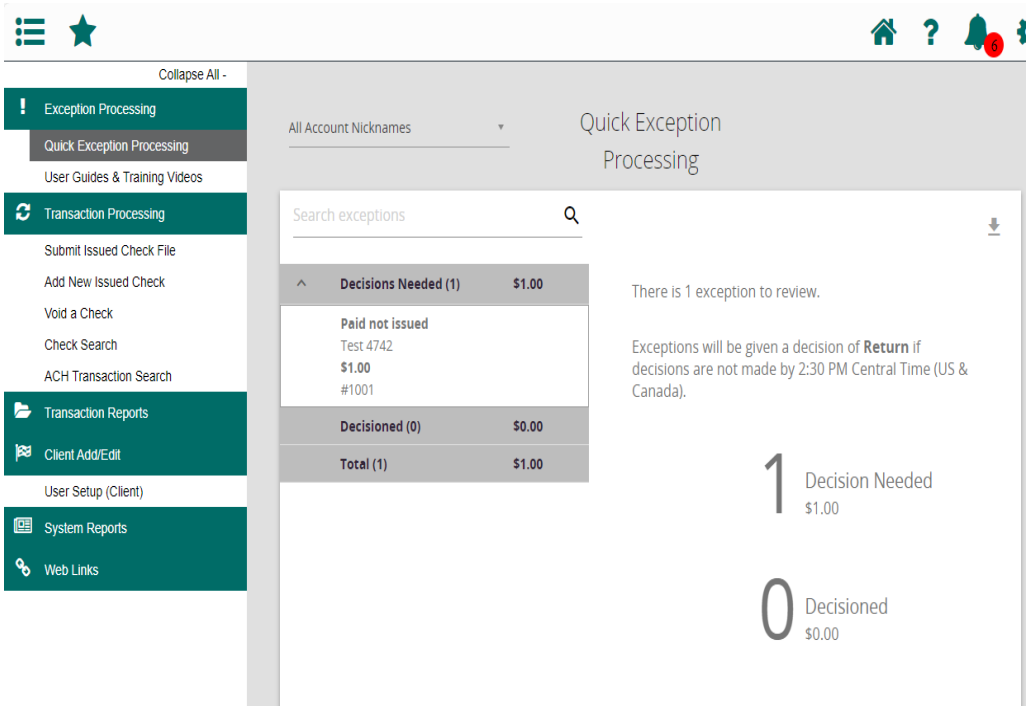
Each day that checks and ACH items are presented against your account, *Bank**Financial*** matches the payment information against your issued check file or your ACH block filters. If a check or ACH does not match, we will notify you and allow you the opportunity to review those exception items and mark them for return. By default, all exception items are marked as Pay unless you mark them as Return.

A. Select **Quick Exception Processing** from the side navigation menu.

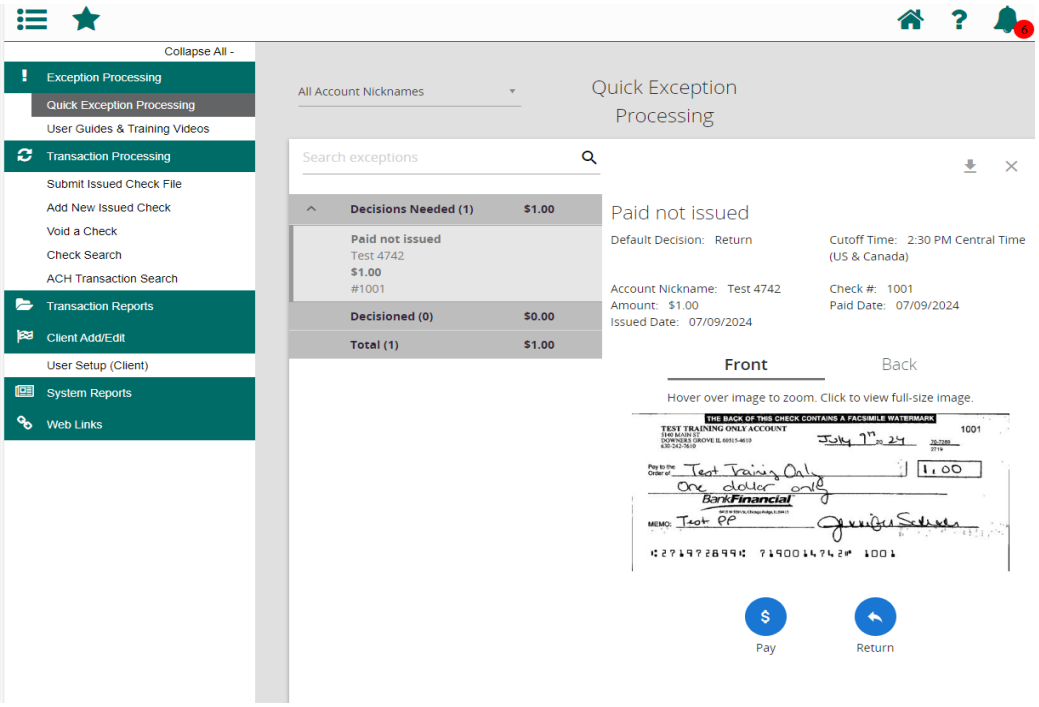
B. Use the drop-down arrow again, where it shows the total number items Paid Not Issued and total dollar amount. This will open the list of exception items.



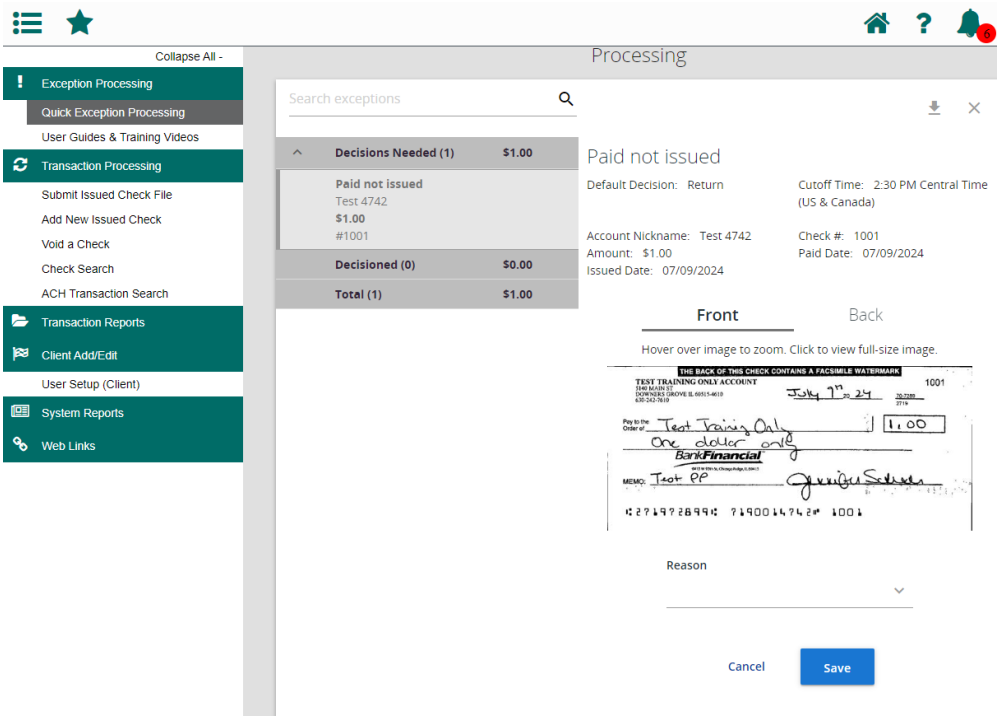
C. Click on each individual amount to open the item and view the check. The first box is the total of all; the second box displays the first item.



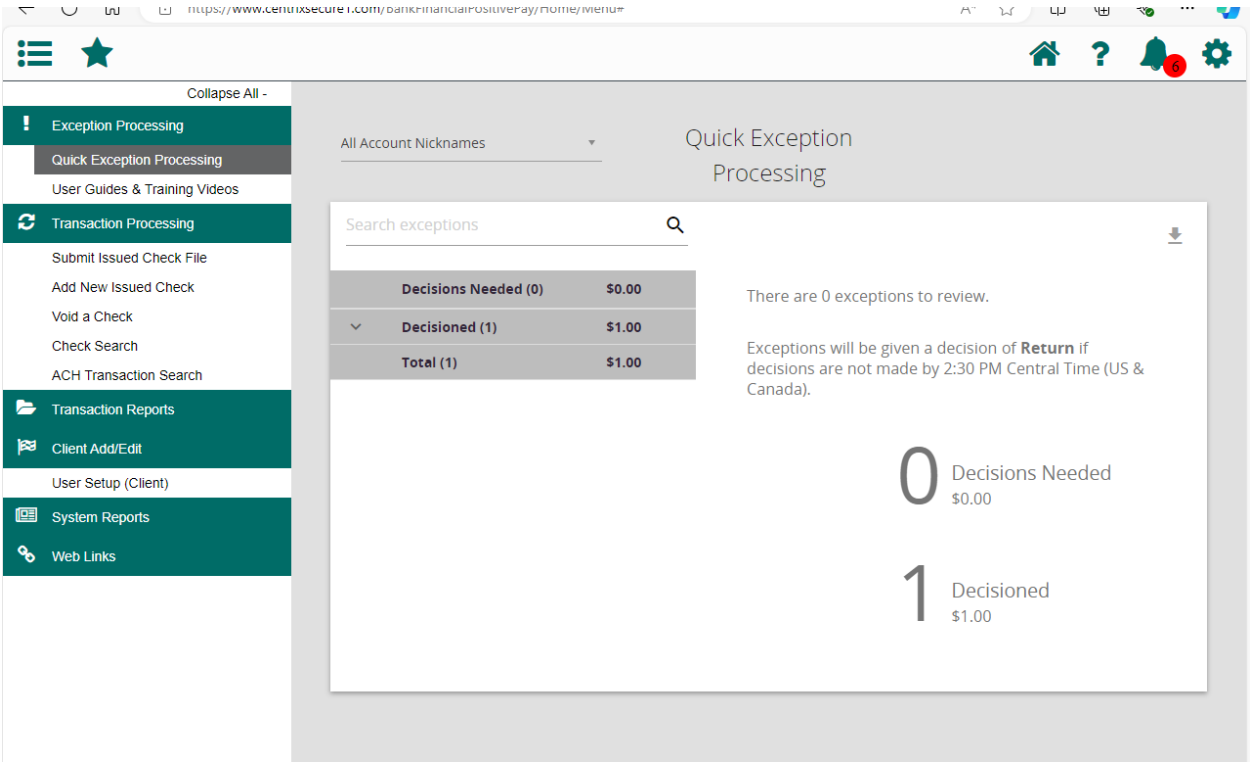

D. The image of the check will display, you can toggle between front and back, then mark either Pay or Return – then SAVE the decision.



Use the drop-down menu to indicate the reason for the decision, then click the blue “SAVE” button.




Once your decision is saved, the summary of Decisions will display.

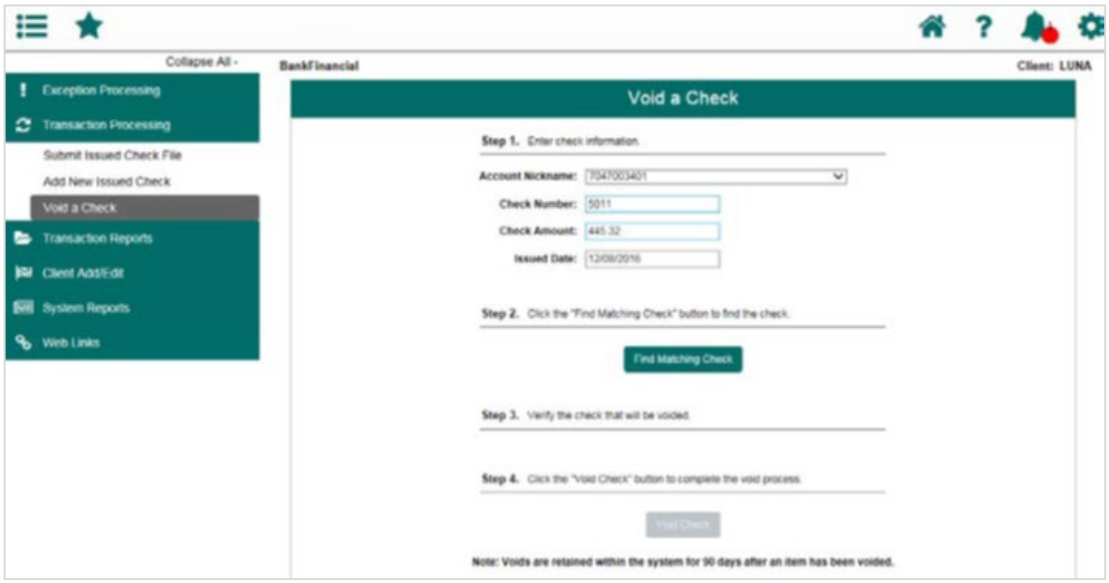


## VII. Voiding a Check

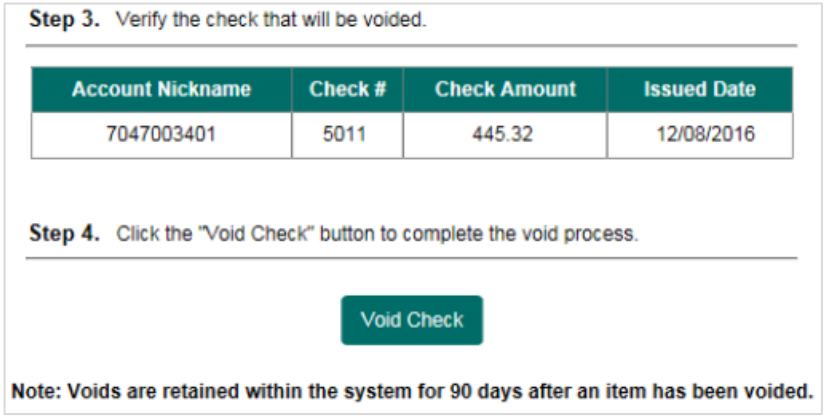
You have the option of voiding a check that was entered either on the Issued Check file upload or the Manual Check Issue process. If your accounting software tracks voided checks, then the voided check should appear in your Issued Check file and will be voided through that process.

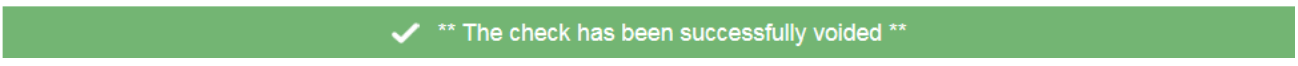
A. To manually void a check, select **Void a Check** from the side navigation menu under **Transaction Processing**.

B. Select the Account to process the void. Enter the check number, check amount, and issue date and click **Find Matching Check**.




C. If the check matched a check in the Issued Check list, it will appear on the page. Click **Void Check** to complete the process.




D. You will receive a confirmation message at the top of the screen with the status of the Void request.