



PROSPECT BANK

Positive Pay User Guide
BankWise Business Online Banking
BankProspect.com

How Positive Pay Works

1. Positive Pay is a cost effective way to prevent check fraud.
2. When your organization issues checks, a user within your organization will upload a check issue file to BankWise Business Online Banking.
 - The check issue file must be uploaded by 5:00 p.m. CST on the business day the checks are issued.
3. When checks are presented to the bank for payment they will be matched to your organization's check issue file. Checks that do not match become exceptions items. Your organization will be notified of these items on each business day.
 - Emails regarding exception items (items that require review) are sent around 7:00 a.m. CST. A reminder email will be sent around 9:00 a.m. CST if exception items are still outstanding.
4. A designated BankWise Online Banking User must make the decision to approve or reject the exception items.
 - Decisions are due by 10:30 a.m. CST. If decisions on exception items are not made by this time, the bank will pay or return based on the organization's default option selected during setup.

How to Access Positive Pay

1. Log in to BankWise Online Banking.
2. Hover over the Management Tools tab and select an option under Positive Pay:



*The options you see available may be different than the image above based on your security settings.


- Overview = Directs you to the main page of Positive Pay where you can view items that need review, import a file, add an individual item, or do an item search.
- Review = Directs you to the item review page where you can make decisions on exception items.
- Import a File = Directs you to the page where you can import an issue file.
- Import Exceptions = Illustrates items that have been imported with errors that need modified or removed.
- Items = Manually add an issue item or search for specific issue items.
- Import Templates = Create a new import template or modify an existing template.

Importing an Issue File

***Prospect Bank will assist in the setup of a new file import template during the implementation of Positive Pay. If the template needs updated post-implementation contact the Bank for assistance.*


1. Hover over the **Management Tools** tab and select **Import a file**. The Import a File page displays.
2. Enter the **File Name** of the file to import and select the **Template** associated with the file.
3. Click the **Next** button. The Import a File page displays.
4. In the Data Mapping section, establish the client-defined required fields.
Note: Information established in the Data Mapping section applies to all items in the import file.
5. Click the **Import File** button. The import status displays.
 - If successful, the Import a File page displays.
 - If exceptions occur, modify the exception items. (See Below)
6. Close the Import a File page.

Modifying an Issue File Exception Item


1. You will have an opportunity to fix exception items when you upload the file or you can access the exceptions by hovering over the **Management Tools** tab and selecting **Import Exceptions**. The Import Exceptions page displays.
2. Click the **File Name** link to open the exception item detailed information. The File Import Exception page displays.
3. Click  to open the item for modification. The Import Exception page displays.
4. In the Change Item section, complete the following as necessary:
 - **Account** - Select the account type and number to associate with the item.
 - **Check Number** - Enter the number on the check.
 - **Issue Date** - Enter the date the item was issued.
 - **Amount** - Enter the dollar amount on the item.
 - **Payee** - Enter the name of the person or entity to whom the item was written.
 - **Reference Number** - Enter the unique number assigned to the item (not the check number).
 - **Type** - Select the item type. Values are:
 - **Issue** - indicates the item is an issued item
 - **Item Stop** - indicates the item is a stopped payment
 - **Void** - indicates the item is a void item

Note: An exception description displays next to each field that contains an issue.
5. Click the **Save Item** button to save all the changes.
6. Close the Import Exceptions page.

How to Add Issue Items Individually

1. Hover over the **Management Tools** tab and select **Items**. The Positive Pay Items page displays.
 2. Click  to establish a new item. The Positive Pay Items page displays.
 3. In the Items List section, complete the following:
 - **Account** - Select the account type and number to associate with the item.
 - **Check Number** - Enter the number on the check.
 - **Issue Date** - Enter the date the item was issued.
 - **Amount** - Enter the dollar amount on the item.
 - **Payee** - Enter the name of the person or entity to whom the item was written.
 - **Reference Number** - Enter the unique number assigned to the item.
 - **Type** - Select the item type. Values are:
 - **Issue** - indicates the item is an issue item
 - **Item Stop** - indicates the item is a stopped payment
 - **Void** - indicates the item is a void item
- Note:** At a minimum the check number, issue date, and amount must be entered.
4. Click the **Add** button to add the new item to the Items List.
 5. Repeat steps 3-4 until all items are added.
 6. Click the **Save** button to save the new items.
 7. Close the Positive Pay Items page.

How to Modify an Existing Item

1. From the **Items** page, search for the item that needs modified.
2. In the Items List section, click  to open the item for modification.
3. Under the Edit Item criteria make the changes necessary.
4. Click the **Save Item** button to save all the changes.
5. Close the Positive Pay Items page.

Reviewing an Item

If an item requires review, an email will be sent at 7:00 a.m. CST. Items must be reviewed by 10:30 a.m. CST.

1. Hover over the **Management Tools** tab and select **Review**. The Item Review page displays.
2. In the Account Selection section, select the appropriate account or **All** to display all items available for review.
3. Click the **Submit** button. The Item Review page displays.
4. Complete the following:
 - **Action** - Select the required action. Values are:
 - **Approve** - indicates the item is approved
 - **Return** - indicates the item is returned
 - **Return Reason** – if return is selected, a return reason must also be selected. Values are:
 - **Fraud** – item is not a legitimate item.
 - **Stale Dated** – item is too old to pay.
5. Click the **Process Items** button to save the review selections.
6. Close the Item Review page.

Sample Emails

No Positive Pay Items to Review (if you have elected to receive emails every day even if there are no exception items):

From: electronicbankingemail@bankprospect.com [mailto:electronicbankingemail@bankprospect.com]
Sent: Thursday, August 30, 2018 6:56 AM
To:
Subject: No Positive Pay Items To Review At This Time.
Importance: High

No Positive Pay Items To Review At This Time.
Account Number

DDA-XXX

Positive Pay Items to Review (sent at approximately 7:00 a.m.):

From: electronicbankingemail@bankprospect.com
Sent: Thursday, January 24, 2019 6:57 AM
To:
Subject: Positive Pay Items Ready For Review
Importance: High

You have Positive Pay exceptions to review. Please complete your review by 10:30 AM. Thank you!

Account Number	Date	Item Number	Amount
DDA-XXX0001	January 23, 2019	800	\$1.13
DDA-XXX0001	January 23, 2019	801	\$1.87
DDA-XXX0058	January 23, 2019	900	\$2.17
DDA-XXX0058	January 23, 2019	901	\$0.83

Reminder Email (sent at approximately 9:00 a.m. if exceptions have not been reviewed):

From: electronicbankingemail@bankprospect.com
Sent: Thursday, January 24, 2019 8:57 AM
To:
Subject: Reminder: Positive Pay Items Ready For Review
Importance: High

You are approaching the deadline to review your Positive Pay exceptions. Please complete your review by 10:30 AM. Thank you!

Account Number	Date	Item Number	Amount
DDA-XXX0001	January 23, 2019	800	\$1.13
DDA-XXX0001	January 23, 2019	801	\$1.87
DDA-XXX0058	January 23, 2019	900	\$2.17
DDA-XXX0058	January 23, 2019	901	\$0.83