



**CROSSFIRST**  
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# Positive Pay Quick Reference Guide

Commercial Clients

Version 1.0

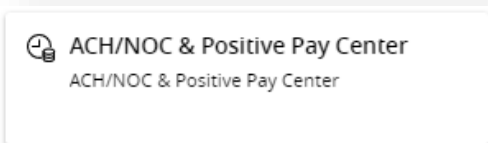
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## Accessing Positive Pay via Digital Banking

Step 1: Log into Digital Banking

Step 2: Click on **Business Services** and then **ACH/NOC & Positive Pay Center** to access the Positive Pay screen.



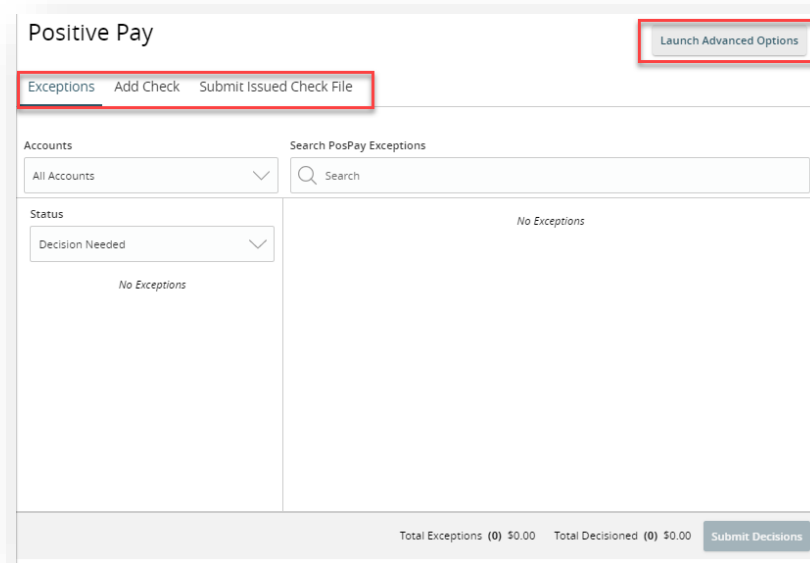
- Positive Pay exceptions will display and can be decisioned directly from this screen.
- Positive Pay exception item notifications are sent out via email or SMS (if elected) each morning when an outstanding exception needs to be reviewed.
- Check and ACH exception notifications are emailed separately.

## Deadline for Exception Decisions

Exceptions are available for decisioning by 8:00 a.m. CT and the deadline to decision for both ACH and checks is 3:00 p.m. CT.

## Quick Access Positive Pay Screen

Click **ACH/NOC & Positive Pay Center** to see the quick access screen where you can perform basic Positive Pay functions including decisioning exceptions, manually adding checks, and uploading check issue files. For all additional Positive Pay features including reporting and history, click **Launch Advanced Options**. This will launch the full Positive Pay website.



## Decision Exceptions

Quickly decision check and ACH exceptions from the **Exceptions** menu.



Positive Pay Launch Advanced Options

**Exceptions** Add Check Submit Issued Check File

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Accounts: All Accounts Search PosPay Exceptions

Status: Decision Needed Search

\$2.00	Unauthorized ACH ...	\$0.04	Amount Mismatch
\$0.75	Unauthorized ACH ...	Check #719	Paid Date: 12/19/2022
\$0.04	Amount Mismatch		
	Check #719	Pay	Return

Total Exceptions (3) \$2.79 Total Decided (0) \$0.00 Submit Decisions

1. Select the **Exceptions** tab and click on the check or ACH exception you must review.
2. Click directly on a check image to view a larger image of the check.
3. Select **Pay** or **Return** on each item.
4. You must select **Submit Decisions** to submit your final exceptions decisions.

When deciding an ACH exception, you will see an **"Add ACH Rule"** option after selecting Pay. This selection adds the originator to your approved originator list for future debits.

## Positive Pay

[Launch Advanced Options](#)

[Exceptions](#) | [Add Check](#) | [Submit Issued Check File](#)

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**Accounts**

All Accounts ▼

**Search PosPay Exceptions**

Search

**Status**

Decision Needed ▼

\$2.00 ✔ Pay Unauthorized ACH ...

\$0.75 Unauthorized ACH ...

---

\$0.04 Amount Mismatch  
Check #719

**\$2.00 Unauthorized ACH Transaction**

Account Name: CrossFirst 3785      Account Number: \*01583785  
 Paid Date: 12/19/2022      SEC Code: CCD  
 Description: PREAUTHORIZED WD 123 Business ACH Collec Test Recurring ACH Transaction for P  
 IQS Billing File      Transaction Type: Debit  
 Company ID: 1481331231

Pay Return Clear

+ Add ACH Rule

Total Exceptions (3) \$2.79    Total Decided (0) \$0.00

**Submit Decisions**

### Add ACH Rule

i To make further changes to this rule, please log in to ETMS

**SEC Code**

CCD

All SEC Codes

**Transaction type**

Debit only

Credit only

Both Credit and Debit

**Company ID**

**Max amount**

\$

✕
✔

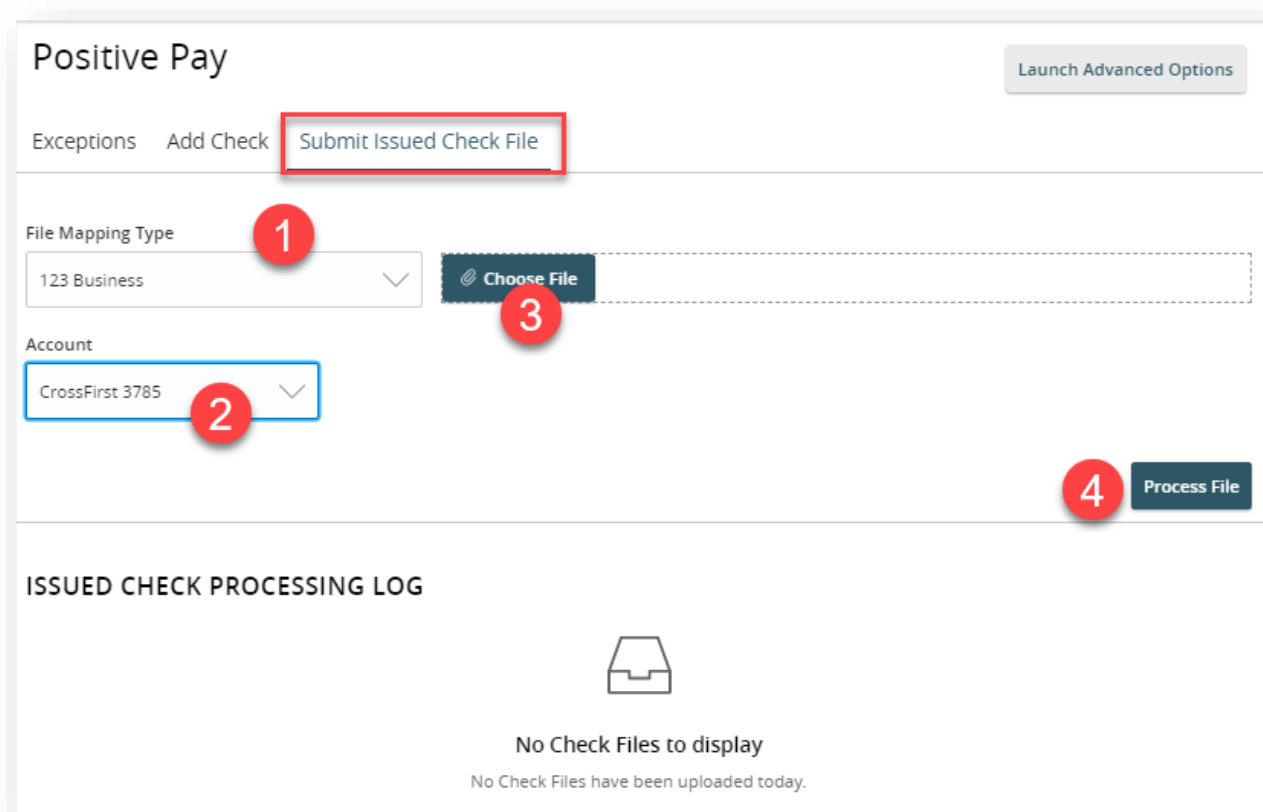
## Add and Upload Check Issues

You can conveniently and quickly input checks or upload a check issue file.

Select the **Add Check** menu and enter the amount, payee, account, issue date, and check number. Click the **Add Check** button. Once complete, the check details will display below under **Checks Added**.

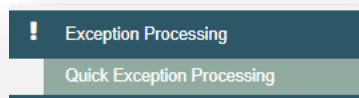
The screenshot shows a web interface titled "Positive Pay". At the top right is a button labeled "Launch Advanced Options". Below the title are three menu items: "Exceptions", "Add Check" (highlighted with a red box), and "Submit Issued Check File". The main form contains several input fields: "Amount" with a currency symbol "\$" and the value "1.00"; "Payee (optional)" with the text "Jane Doe"; "Account" with a dropdown menu showing "CrossFirst 3785"; "Issue Date" with a calendar icon and the date "12/20/2022"; "Check Number" with the value "1234" (highlighted with a blue box); and an "Auto Increment" checkbox which is unchecked. A dark blue "Add Check" button (highlighted with a red box) is located at the bottom right of the form. Below the form is a section titled "CHECKS ADDED" which contains a check icon, the text "No Checks to display", and a sub-note "No Checks have been uploaded this session."

Select the **Submit Issued Check File** menu to upload a check file.

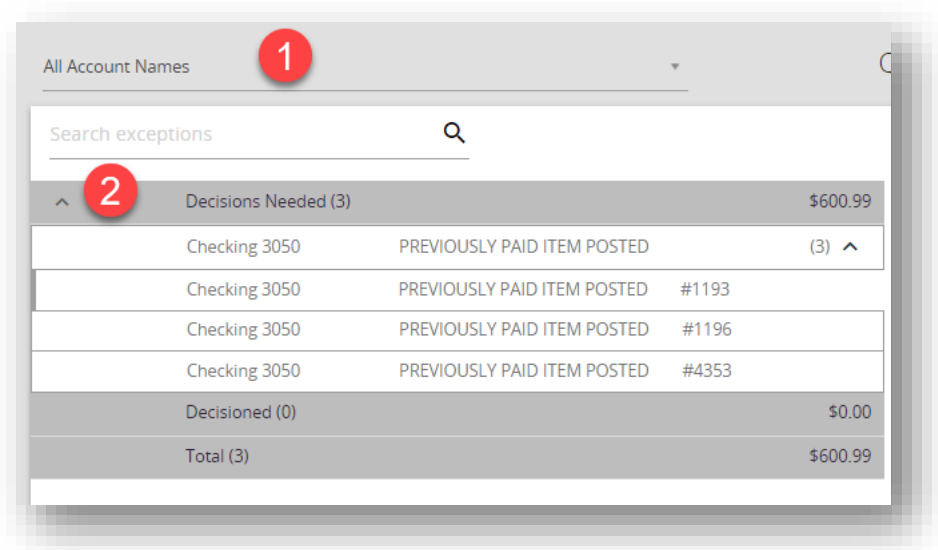


1. Select the file map
2. Select the account from the **Account** box.
3. Select **Choose File** to browse your computer for the file.
4. Select **Process File** to upload. The file will show below under Issued Check Processing Log once successfully uploaded.

## Quick Exception Processing



Select **Launch Advanced Options** to launch the full site. Use the **Quick Exception Processing** menu to manage exception item activity. You can make pay and return decisions on all items from this page. Use the following images and corresponding numbered descriptions to understand how to use the Quick Exception Processing page.



1. (Optional) Use the drop-down to select an individual account to process exceptions for.
2. Click and expand the **Decisions Needed** bar to display a list of all exceptions. Possible exception types are as follows:
  - **Paid Not Issued** – the item was never loaded into the system as an issued check.
  - **Previously Paid Item Posted** – the item was previously paid.
  - **Stale Dated Item Paid** – the item was a stale dated check. A check is considered stale dated if the item was issued prior to the stale dated cutoff date, which is six months.
  - **Voided Item** – the item was previously voided.
  - **Payee Mismatch**- the payee name printed on the check does not match the payee name the check was issued with within Positive Pay.
  - **Unauthorized ACH Transaction** – the item is an ACH transaction that was flagged as an exception by the ACH authorization rules defined for the account on the ACH Authorization Rules [page](#).





Add ACH authorization rule

Description  
123 Business

---

SEC Code  
CCD

---

Company ID  
4481331231

Debits or Credits  
Debits only

---

Max Allowable Amount  
0.5

Cancel Save rule

b. Review the exception and decision the item as Pay or Return.

Reason  
Unauthorized

Cancel Save

c. If the exception is returned, select a reason from the drop-down, and click the Save button when you are finished

There are 0 exceptions to review.

Exceptions will be given a decision of **Pay** if decisions are not made by 3:00 PM Central Time (US & Canada).

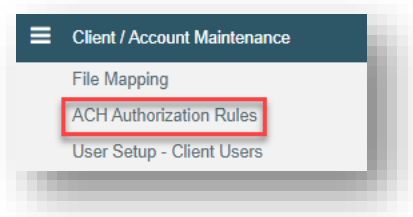
0 Decisions Needed  
\$0.00

3 Decided  
\$600.99

6. Once all exception decisions have been made, the screen will show that there are 0 decisions still needed. The exception screen specifies the **Default Exception Cutoff Time of 3:00 p.m. CT**. At the cutoff time, an automated pay or return decision is made on all unresolved items and you will no longer be able to change the decision for the item. After cutoff, you must contact the bank to see if the default decision can be changed.

## ACH Authorization Rules




If you have ACH Positive Pay services, the **ACH Authorization Rules** page displays a listing of all pre-authorized rules.




If an unauthorized ACH item posts to an account, the rules determine whether the item requires a pay/return decision in the Quick Exception Processing Module.

Client	Account Nickname	Description	Company ID	SEC Code	Debits or Credits	Max Allowable Amount	Notification Type
CrossFirst Test C...	Operating	Test Contracting Busi...	987654321	ALL - All Standard ...	Debits Only	\$5,000.00	Create Exception
CrossFirst Test C...	Operating	Test Insurance Comp...	123456789	ALL - All Standard ...	Debits Only	\$2,000.00	Create Exception

You can perform the following actions on this page:

- Drag a column header to reorder.
- Select the search  icon to filter and search all results or results within a specific column.
- Select the columns  icon to select or remove columns from the report.
- Select the export  icon to export the search results to a Microsoft Excel or PDF file.

Select the add  icon to setup a new ACH authorization rule. This icon is not available if you do not have the **Allow user to add/edit ACH authorization Rules in ACH Authorization Rules** user right enabled.

Add record

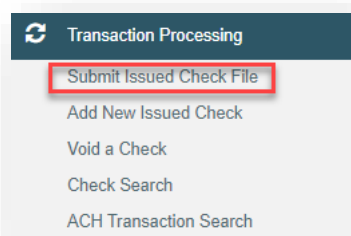
Client	Account Nickname	Description
CrossFirst Test Company x	Operating	
Company ID	SEC Code	Notification Type
	ALL - All SEC Codes	Create Exception
Debits or Credits	Max Allowable Amount	

[Cancel](#)
[Save and Add More](#)
[Save Changes](#)

- **Account Nickname** – the nickname or description that identifies this account. This Account Nickname is displayed in place of the account number on pages within the system and in emails generated by the system.
- **Description** – the description of the ACH rule.
- **Company ID** – the originating company ID of the transaction from the ACH file. If the company ID field is left blank, the rule applies to all company IDs. **For this reason, you want to ensure and always list the company ID.**
- **SEC Code** – a list of ACH standard entry class (SEC) codes. Either a specific SEC code can be selected or ALL – All Standard Entry Class Codes can be selected to include all SEC codes.
- **Debits or Credits** – Specify Debits only, Credits only, or Both to define the types of transactions for this rule.
- **Max Allowable Amount** – the maximum allowed amount for this type of transaction. If the amount is left as zero, the maximum amount field is not used during the authorization process.

## Submit Issued Check File

You can use the **Submit Issued Check File** page to upload issued check files to the bank.



1. Select **Choose File** to browse your PC for the check issue file.
2. Select the **account** for which the checks will be issued.
3. Select the **file mapping format**.
4. Select **Process File**.

### Submit Issued Check File

**Step 1.** Select a file to process.

Check file 12.12.22.csv

**Step 2.** Input details about the file.

Account Name:

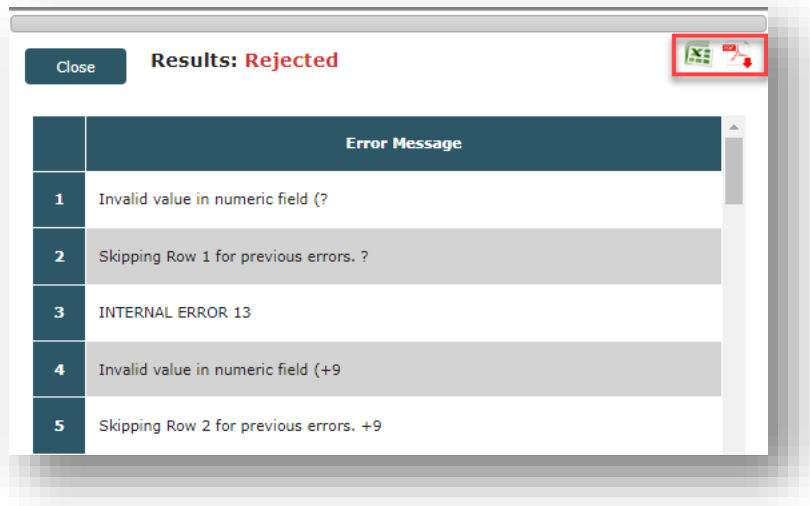
File Mapping Format:

**Step 3.** Click the "Process File" button.

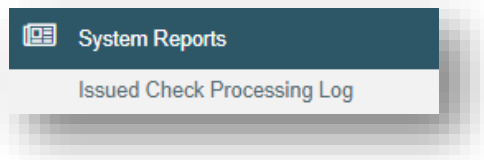
Once successfully uploaded, the file will show with a status of **Processed** or **Processed with Exceptions**. To view additional details regarding any exceptions, click directly on the **Processed with Exceptions** status.

Processing Results				
File Name	Upload Date	Status	Items	Amount
Check_file_12.12.22.csv	12/12/22 4:43:58 PM	Processed	2	\$0.07

Additionally, if a file is not processed, it will show a status of **Rejected** and will immediately display the errors causing the rejection. You can click the excel file icon to see your file or the PDF icon to see a full PDF list of errors.



The file processing status as well as file details can also be checked online using the **Issued Check Processing Log** page under **System Reports**.



The following is a list of the possible processing statuses:

- **Unprocessed** – the file has been uploaded but has not yet been processed.
- **Processed** – the file was processed successfully.
- **Processed with Exceptions** – the file was processed successfully, but duplicate checks were not loaded.
- **Rejected** – the file was rejected due to one of the following reasons:
  - A mismatch between the number of items/amounts entered on the page and the number of items/amounts contained in the file.
  - The file format did not match the selected format.

Click the ellipses icon next to the file you want to review and select **view error details** to see details on why the file rejected. Click **download file** to download and view the file from the system. Click **view record** to view history of the upload.

Filter: Status set

Account Name	File Mapping Format	Status	Items	Amount	Input Date	File Name	Check Number
CrossFirst 3785	123 Business	Rejected	0	\$0.00	12/12/2022 4:54 PM	Test_Checks.xlsx	N/A
CrossFirst 3785	123 Business	Processed	2	\$0.07	12/12/2022 4:43 PM	Check_file_12.12.22.csv	N/A
			2	\$0.07			

Showing 2 results

- View error details
- Download file
- View record

## Add New Issued Check

You can use the **Add New Issued Check** page to submit check issues individually.

Add New Issued Check

Account Nickname:  Check Number:

Amount:  Issued Date:

Issued Payee:

Notes:

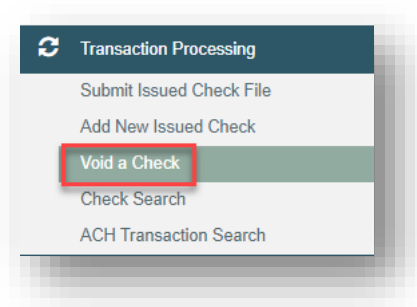
512 characters left.

Auto-Increment Check Number

- **Account Nickname**—the nickname or description that identifies this account.
- **Check Number**—the check number of this item.
- **Amount**—the amount of the check.
- **Issued Date**—the issued date for this check.
- **Issued Payee**—the issued payee name for this check.
- **Notes (optional)**—notes for this issued check.
- **Auto-Increment Check Number**—checking this box increments the check number by one after each check submission.

# Void a Check

You can void a previously issued check by clicking **Void Check** under **Transaction Processing**. When a check is voided, if the check is presented, the check will be pushed out to you as an exception to decision to pay or return.



1. Enter the **account name, check number, check amount,** and **issued date.**
2. Click the **Find Matching Check** button so the system can locate the check to match the void.
3. Click **Void Check.**

**Step 1.** Enter check information.

Account Name:

Check Number:

Check Amount:

Issued Date:

**Step 2.** Click the "Find Matching Check" button to find the check.

**Step 3.** Verify the check that will be voided.

Account Name	Check #	Check Amount	Issued Date
CrossFirst 3785	100	0.05	12/12/2022

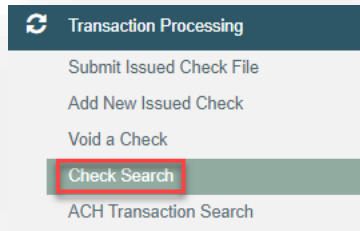
**Step 4.** Click the "Void Check" button to complete the void process.

**Note:** Void history is retained within the system for 90 days after an item has been voided.

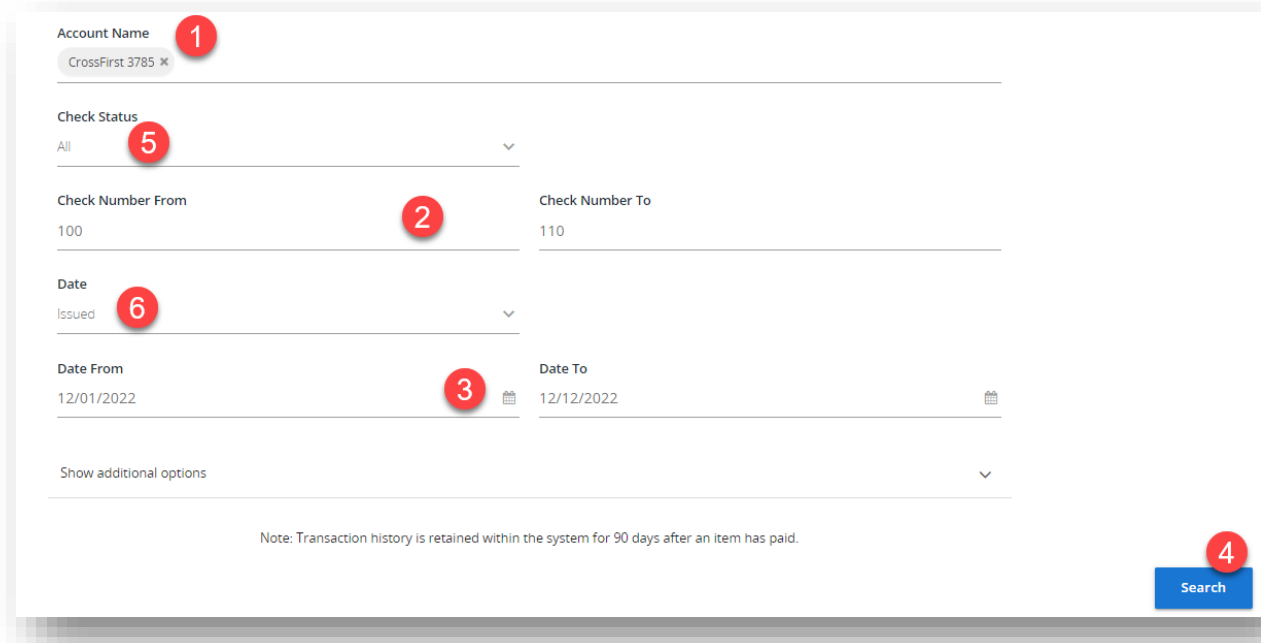


# Check Search

To view all issued checks and edit or delete outstanding issued checks, click on **Check Search** under **Transaction Processing**.









1. Select the account under **Account Name**.
2. Enter the check number or check from/to if searching a check range.
3. Enter the date by clicking on the calendar icon. A specific date or date range can be selected.
4. Click **Search**.
5. (Optional) Select **Check Status** to search for checks based on status.
6. (Optional) Select **Date** to select a qualifier for the entered date range.

A screenshot of the "Check Search" form. The form contains several input fields and dropdown menus, each with a red circular callout number. Callout 1 points to the "Account Name" field, which contains "CrossFirst 3785". Callout 2 points to the "Check Number From" field, which contains "100". Callout 3 points to the "Date From" field, which contains "12/01/2022" and has a calendar icon. Callout 4 points to the "Search" button at the bottom right. Callout 5 points to the "Check Status" dropdown menu, which is set to "All". Callout 6 points to the "Date" dropdown menu, which is set to "Issued". Below the form, there is a note: "Note: Transaction history is retained within the system for 90 days after an item has paid." The "Search" button is a blue rectangle with the word "Search" in white text.


- Check Status** 5
- All
  - Exception
  - Issued / Outstanding
  - Paid
  - Returned
  - Reversal
  - Stop Payment
  - Void

- Date** 6
- Issued
  - Paid
  - Input
  - Exception
  - Void

You can export the results to excel or PDF by clicking on the  icon. You can also narrow results by clicking on the  icon and searching by a keyword. To view additional check details, click the  icon and select **View Record**.

Account Name	↑   Check Number	Amount	Issued Payee	Issued Date	Paid Date	Current Status		
CrossFirst 3785	100	\$0.05	Brittney Brehm	12/12/2022		Issued		
CrossFirst 3785	101	\$0.02	Jordan Gusman	12/12/2022		Issued		
		<b>\$0.07</b>						

Showing 2 results View 10

To edit or delete an outstanding issued check, click the  icon. Select **Delete Record** to delete the check. Select **Edit Record** to edit the check.

Account Name	↑   Check Number	Amount	Issued Payee	Issued Date	Paid Date	Current Status		
CrossFirst 3785	100	\$0.05	Brittney Brehm	12/12/2022		Issued		
CrossFirst 3785	101	\$0.02	Jordan Gusman	12/12/2022		Issued	Edit record	
		\$0.07						Delete record
Showing 2 results			1					View record

You can edit any of following fields: account, payee, check number, amount, and issued date. Click **Save Changes**.

**Edit record**

Account Name  
CrossFirst 3785

Payee  
\_\_\_\_\_

Check Number: 100      Amount: \$0.05

Issued Date: 12/12/2022      Paid Date: \_\_\_\_\_

Trace Number: *No Trace Number to display*      Void Date: \_\_\_\_\_

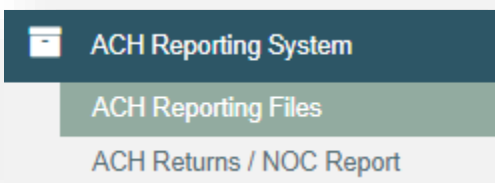
Decision: *No Decision to display*      Reason: *No Reason to display*

Notes  
\_\_\_\_\_

Cancel      **Save Changes**

## ACH Reporting System

Use the **ACH Reporting System** menu for several ACH reporting functions if you originate ACH transactions within digital banking or have elected EDI reporting.



- **ACH Reporting Files** - downloadable files containing ACH returns, notices of change (NOC), or EDI reporting in PDF formatting.
- **ACH Returns/NOC Report** – report of ACH returns and NOCs that can be defined by date and company ID if you have multiple ACH company IDs you originate ACH transactions from.