

TREASURY MANAGEMENT

The deadline to decision Positive Pay exception items is 1PM ET.

Payments: Positive Pay

In the **Payments** menu for **Positive Pay**, you have the option to perform the following functions:

Check Exceptions (decision activity)

- Use the Check Exceptions view to decision Check exception items as pay or return, to search for a specific exception item and to review any decisions made.

Create Issued Items (issued items activity)

- Use the Create Issued Items view to upload or import issued items and view issued items activity.

Check Upload Formats

- Use the Check Upload Formats view to build a format for check uploads and to view the list of current upload formats.

In the Positive Pay widget on the **Dashboard**, you can view, pay or return the **Check Exceptions** and/or **ACH Exceptions** that are pending approval.

Decided check exceptions appear in the Positive Pay widget until 1PM ET for continued review. A green check next to each exception item indicates that the exception has previously been decided.

The screenshot displays the Treasury Management interface for The National Bank of Indianapolis. The top navigation bar includes 'Message Center', 'Notifications', 'Cut-Off Times', 'Last Login: 08/12/2024, 12:43 PM, EST', and a user profile 'Hi, ksmerlas (PAA2266)'. The main menu has 'DASHBOARD', 'ACCOUNTS', 'PAYMENTS', 'RECEIVABLES', 'REPORTING', and 'ADMIN'. The 'PAYMENTS' menu is expanded, showing 'Positive Pay', 'Check Exceptions (2)', and 'ACH Exceptions (1)'. The 'Positive Pay' widget is active, displaying a table with columns for 'Pay', 'Return', 'Return Reasons', 'Account', 'Check Number', and 'Pay'. Two items are listed: one with account 5987 and check number 101, and another with account 8745 and check number 101. Both items have a green checkmark in the 'Pay' column and a 'Select a Reason' dropdown in the 'Return Reasons' column. Below the table, it says 'Viewing 2 items' and provides buttons for 'Review', 'Review All', and 'Reset'. On the right side of the interface, a sidebar menu lists various activities: 'Positive Pay', 'Check Exceptions', 'Check Exceptions - Decision Activity', 'ACH Exceptions', 'ACH Exceptions - Decision Activity', 'ACH Exceptions - Filter Rules', 'Create Issued Items', 'Issued Items Activity', and 'Check Upload Formats'.

TREASURY MANAGEMENT

Payments: Positive Pay

Use the **Check Exceptions** view to view Positive Pay exceptions or to search for a specific exception.

- **To Decision** is the default display for check exceptions. All exceptions in this listing are available to be decided. As exceptions are decided, they are removed from this listing and moved to the **Decided Today** listing. Additionally, decided items are displayed in the **All Items** listing with a green check indicating that they were previously decided.
- **Decided Today** displays all check exceptions that have been previously decided. Exceptions in this listing may be updated until the cutoff time or 1PM ET.
- **All Items** displays all check exceptions that need to be decided, as well as check exceptions that have already been decided for the day. Exceptions in this listing may be updated until the cutoff time of 1PM ET. All exceptions that have been previously decided are indicated with a green check.

The screenshots illustrate the 'Check Exceptions' interface. The top screenshot shows a table with one exception (check number 8745, amount \$1.94) and the 'To Decision' radio button selected. The middle screenshot shows the same interface with the 'Decided Today' radio button selected and a green checkmark next to the exception. The bottom screenshot shows the 'All Items' radio button selected, displaying a list of five exceptions, including the one from the previous screenshots, with a green checkmark indicating it has been decided.

NOTE: You can add the Positive Pay widget to your Dashboard, to view and decision exceptions.

TREASURY MANAGEMENT

Payments: Positive Pay

The deadline to decision Positive Pay exception items is 1PM ET.

To verify check exceptions, select the **View Check** link in the *Check Number* column to view the front and back sides of the check. Verify the check images matches what was issued.

Select **Details** to view additional information including who updated the exception, the DDA Batch Number, and DDA Sequence Number.

You can also **Request Correction** on an exception from this screen.

Check Exceptions | Check Exceptions - Decision Activity | Issued Items Activity

If no return reason is selected the default reason of **Select A Reason** will be applied at cutoff.

Type to filter 1 check exception found

To Decision Decided Today All Items

Pay	Return	Return Reasons	Account	Check Number	Paid Amount	Issued Amount	Posted Date	Issued Date	Issued Payee	Exception Reason	Close All
All	All	Select a Reason	8745	View Check 107	\$1.94	\$0.00	08/13/2024			Paid item without issue (post all)	Details

Front View | Back View | Both Sides

Account Number: 8745
Check Number: 107
Posted Date:
Issued Amount: \$0.00
Paid Amount: \$1.94

PENNSYLVANIA PROJECTS

DATE 8/13/24 000107

PAY TO THE ORDER OF Penn Partners \$ 1.94 DOLLARS

one 94/100

THE NATIONAL BANK OF INDIANAPOLIS

MEMO _____

⑆0?40066?4⑆ 00000008?45⑆ 00010?

Details 8745

Account Number	8745	Return Reason	
Check Number	107	Exception Reason	Paid item without issue (post all)
Paid Amount	\$1.94	Previous Decision By	Financial Institution
Issued Amount	\$0.00	Previous Decision	Return
Date Posted	08/13/2024	Source of Entry	P
Date Issued		Protected (Y/N)	N
Payee		DDA Batch Number	1118
		DDA Sequence Number	310007200

Action: Return
Time Stamp: 08/13/2024 00:00:00
User Name: Financial Institution

Audit

[Request Correction](#)

Review Correction Request

Item to Correct

Select an item to correct

- Receiving Bank - Account Nu...
- Receiving Bank - Date Posted
- Receiving Bank - Check Num...
- Receiving Bank - Amount
- Receiving Bank - Payee

Review Cancel

TREASURY MANAGEMENT

Payments: Positive Pay

After verifying the exception item, check image and details, select **Pay** or **Return** as appropriate for each exception item.

Select **Review** or **Review All** to submit the Pay or Return decision that you selected, and then select **Decision** to finalize the submission.

Decided exceptions will show a green check next to each exception item indicating that the exception has previously been decided.

After the check exceptions cutoff time, all check exceptions are locked, and no further actions are allowed.

Additionally, all check exceptions will remain viewable until end-of-day processing is complete.

The deadline to decision Positive Pay exception items is 1PM ET.

The screenshot displays the 'Check Exceptions' interface. At the top, there are tabs for 'Check Exceptions', 'Check Exceptions - Decision Activity', and 'Issued Items Activity'. A notification box states 'Decisions saved successfully!'. Below this, a search bar shows '7 check exception found'. There are radio buttons for 'To Decision', 'Decided Today', and 'All Items'. A table lists exception items with columns for 'Pay', 'Return', 'Return Reasons', 'Account', 'Check Number', 'Paid Amount', 'Issued Amount', 'Posted Date', 'Issued Date', 'Issued Payee', and 'Exception Reason'. A row is highlighted with a green checkmark in the 'Return' column. Below the table are buttons for 'Review', 'Review All', and 'Reset'. A 'Review Decisions' modal is open, showing a table with columns for 'Decision', 'Return Reasons', 'Account', 'Check Number', 'Paid Amount', 'Issued Amount', 'Posted Date', 'Issued Date', 'Issued Payee', and 'Exception Reason'. A row is shown with a green checkmark in the 'Decision' column. At the bottom right of the modal are buttons for 'Decision (1)' and 'Cancel'.

NOTE: You can add the Positive Pay widget to your Dashboard, to view and decision exceptions.

TREASURY MANAGEMENT

Payments: Positive Pay

To view exception history, use the **Check Exceptions – Decision Activity** menu. Expand the **Search Check Exceptions** panel on the left side, then enter the necessary search criteria, select **Search**. You can view the check image or the details of the exception.

Decision	Return Reason	Account	Check Number	Paid Amount	Issued Amount	Posted Date	Issued Date	Issued Payee	Exception Reason	Open All
Return	Fraud	5987	View Check 106	\$1.00	\$0.00	08/15/2024			Paid item without issue (post all)	Details
Pay		8745	View Check 110	\$0.25	\$0.00	08/15/2024			Paid item without issue (post all)	Details
Return	Void	8745	View Check 109	\$0.60	\$0.60	08/15/2024	08/15/2024	BANWINDUINAPOLIS	Payee mismatch	Details
Return	Other	8745	View Check 1111	\$1.00	\$0.00	08/15/2024			Paid item without issue (post all)	Details
Return	Void	5987	View Check 111	\$1.01	\$1.01	08/19/2024	08/19/2024		Payee mismatch	Details
Pay		5987	View Check 109	\$1.05	\$0.00	08/19/2024			Paid item without issue (post all)	Details
Pay		5987	View Check 110	\$1.06	\$0.00	08/19/2024			Paid item without issue (post all)	Details
Pay		8745	View Check 114	\$1.05	\$0.00	08/19/2024			Paid item without issue (post all)	Details
Pay		8745	View Check 115	\$1.06	\$0.00	08/19/2024			Paid item without issue (post all)	Details

TREASURY MANAGEMENT

Payments: Positive Pay

To upload issued checks, go to **Create Issued Items**. Then select **Manual Entry** or **Upload File**.

From **Manual Entry** you will enter the following information:

- Type, Check or Void
- Account Number
- Check Number
- Date Issued
- Check Amount
- Payee

Select the **+** to add a row to input additional issued items.

Select **Review**. Verify the entered data for accuracy and then select **Confirm**.

The Confirmation menu will show a successful prompt when completed.

Create Issued Items

1. Manage Issued Items | 2. Review | 3. Confirmation

Manual Entry Upload File

Type to filter

Total Checks: 2
Total Amount: \$1,925.37

Increment Check Numbers

Type	Account Number (Type)	Check Number	Date Issued	Check Amount	Payee	+ Add Row
Check	5987 (Checking)	85961	Specific Date 08/21/2024	\$525.25	Pennsylvania Consultants	+
Void	8745 (Checking)	85962	Specific Date 08/21/2024	\$1,400.12	Delaware Street Properties	+ -

Viewing 2 items

Review

1. Manage Issued Items | 2. Review | 3. Confirmation

Type to filter

Total Checks: 2
Total Amount: \$1,925.37

Type	Account Number (Type)	Check Number	Date Issued	Check Amount	Payee
Check	5987 (Checking)	85961	08/21/2024	\$525.25	Pennsylvania Consultants
Void	NON AA 8745 (Checking)	85962	08/21/2024	\$1,400.12	Delaware Street Properti...

Viewing 2 items

Confirm Back

1. Manage Issued Items | 2. Review | 3. Confirmation

Success
Successfully processed 2 Positive Pay items.

Type to filter

Total Checks: 2
Total Amount: \$1,925.37

Type	Account Number (Type)	Check Number	Date Issued	Check Amount	Payee	Status
Check	5987 (Checking)	85961	08/21/2024	\$525.25	Pennsylvania Consultants	Submitted
Void	8745 (Checking)	85962	08/21/2024	\$1,400.12	Delaware Street Properti...	Submitted

Viewing 2 items

Upload/Enter Additional Issued Items



Questions? Please contact our Treasury Management Support Team at 317-261-0333 or treasurymanagement@nbofi.com.

TREASURY MANAGEMENT

Payments: Positive Pay

To upload issued checks, go to **Create Issued Items**. Then select **Manual Entry** or **Upload File**.

From **Upload File**, select the **Saved Format** and the **Account**.

Select your file, and then select **Upload**.

From the **Manage Issued Items** menu, review the information for accuracy.

Select the **+** to add a row to input additional issued items.

Select **Review**. Verify the uploaded data for accuracy and then select **Confirm**.

The Confirmation menu will show a successful prompt when completed.

Create Issued Items

1. Upload Issued Items File | 2. Manage Issued Items | 3. Review | 4. Confirmation

Manual Entry Upload File

Saved Format *

Account *

Select A File

Maximum file size of 4MB

Selected file(s): PosPay Test File for Treasury.csv

Total Checks: 4
Total Amount: \$27,837.18

Type	Account Number (Type)	Check Number	Date Issued	Check Amount	Payee	
Check	5987 (Checking)	25678	08/19/2024	\$2,938.01	Katly Aucremanne	+
Check	5987 (Checking)	25679	08/19/2024	\$7,791.11	Will Burke	+
Check	5987 (Checking)	25680	08/19/2024	\$2,008.00	Kristen Smartas	+
Check	5987 (Checking)	25681	08/19/2024	\$24,890.00	American Express	+

Viewing 4 Items

TREASURY MANAGEMENT

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From **Issued Items Activity**, expand the **Search Issued Items Activity** panel on the left side. Enter the necessary search criteria and select **Search**. You can view the uploaded items and details, including **Item Status**.

Search Issued Items Activity | Issued Items Activity | Check Exceptions | Check Exceptions - Decision Activity

Item Entry Type: All
Item Type: All
Item Status: All
Date Type: Issued Date
Week to Date: 08/18/2024 - 08/21/2024
Accounts: All
Amount: Specific Amount
\$0.00
Check Number:
Payee:
Type to filter:
Total Issued Items: 15
Total Amount: [\\$184,446.52](#)

Item Entry Type	Item Type	Item Status	Issued Date	Created Date	Void Date	Account	Amount	Check Number	Payee
Manual	Check	Issued	08/19/2024	08/19/2024		5987	\$1.01	111	Pennsylvania Projects
Upload	Check	Issued	08/19/2024	08/20/2024		8745	\$2,938.01	25678	Kelly Aucremanne
Upload	Check	Issued	08/19/2024	08/20/2024		8745	\$7,791.15	25679	Will Burke
Upload	Check	Issued	08/19/2024	08/20/2024		8745	\$2,008.00	25680	Kristen Smerias
Upload	Check	Issued	08/19/2024	08/20/2024		8745	\$24,850.00	25681	American Express
Upload	Check	Issued	08/19/2024	08/20/2024		8745	\$3,528.00	25682	Xfinity
Upload	Check	Issued	08/19/2024	08/20/2024		8745	\$100.81	25683	Citizens Energy
Upload	Check	Issued	08/19/2024	08/20/2024		8745	\$30.25	25684	Hamilton County
Upload	Check	Issued	08/19/2024	08/20/2024		8745	\$113,000.00	25685	ADP Payroll
Upload	Check	Issued	08/19/2024	08/20/2024		8745	\$1,540.00	25686	HSA Reimbursement
							\$155,787.23		

Viewing 1 to 10 of 15 items | First | Previous | 1 | 2 | Next | Last | 10



Questions? Please contact our Treasury Management Support Team at 317-261-0333 or treasurymanagement@nbofi.com.

TREASURY MANAGEMENT

Payments: Positive Pay

Go to **Payments** → **Positive Pay** → **Check Upload Formats** to build an individual format for check uploads. Select **Create New Format**.

In the **Issued Items Template Formatting Tool**, you can select **Delimited** and indicate the order of the columns in your .csv file or you can select **Fixed Position** and indicate the starting and ending positions of the data in your .txt file.

- Enter a **Format Name**.
- Enter the number of **header** and **footer** rows to exclude.
- Select the appropriate **Item Amount** option.
- Select an **Issued Date Format** from the drop-down list.
- Select a **Void Date Format** from the drop-down list, if applicable.
- Enter the **Checking Indicator**, **Savings Indicator** or **Void Indicator**, if applicable.
- Complete the **Column Order** (Delimited) or **Positioning** (Fixed Position).
- Select **Save**.

The screenshot shows the 'Issued Items Template Formatting Tool' interface. At the top, 'Upload Format' is set to 'Delimited'. The 'Format Name' field is empty. Below this, there are two input fields for 'Exclude Header Rows' and 'Exclude Footer Rows', both set to '0'. The 'Item Amount' section has three radio buttons: 'Decimal Included' (selected), 'Whole Dollar (798 = 798.00)', and 'Implied Decimal (798 = 7.98)'. The 'Issued Date Format' is set to 'mm/dd/yyyy'. There are three input fields for 'Checking Indicator', 'Savings Indicator', and 'Void Indicator'. On the right side, the 'Column Order' section lists fields: 'Issued Date *', 'Item Amount *', 'Item Number *', 'Account Number', 'Account Type', 'Payee', 'Void Date', and 'Void Indicator', each with a corresponding input box.

The screenshot shows the 'Issued Items Template Formatting Tool' interface. At the top, 'Upload Format' is set to 'Fixed Position'. The 'Format Name' field is empty. Below this, there are two input fields for 'Exclude Header Rows' and 'Exclude Footer Rows', both set to '0'. The 'Item Amount' section has three radio buttons: 'Decimal Included' (selected), 'Whole Dollar (798 = 798.00)', and 'Implied Decimal (798 = 7.98)'. The 'Issued Date Format' is set to 'mm/dd/yyyy'. There are three input fields for 'Checking Indicator', 'Savings Indicator', and 'Void Indicator'. On the right side, the 'Positioning' section lists fields: 'Issued Date *', 'Item Amount *', 'Item Number *', 'Account Number', 'Account Type', 'Payee', 'Void Date', and 'Void Indicator', each with two input boxes labeled 'Begin' and 'End'. At the bottom, there are 'Save' and 'Cancel' buttons.