

POSITIVE PAY USER GUIDE



Fidelity Bank's Positive Pay Service compares the data of checks presented for processing on a Bank account against basic check information that has been previously provided to the Bank. By comparing these two sets of information, the system determines any discrepancies or exception conditions.

It is important to prepare a file after checks are issued. Once prepared, it is uploaded directly in to the Fidelity Bank Positive Pay system. The frequency with which this file is sent is dependent on the frequency of which checks are written.

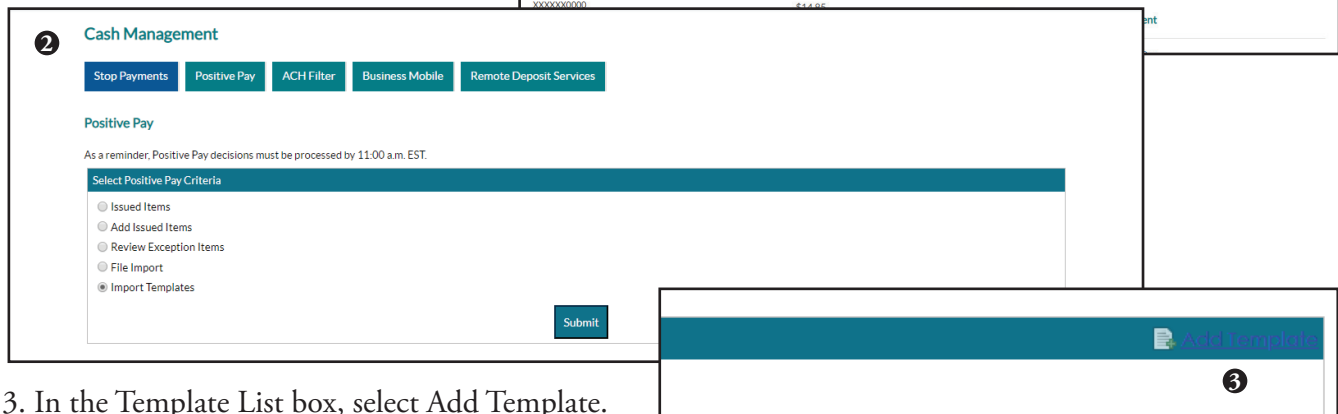
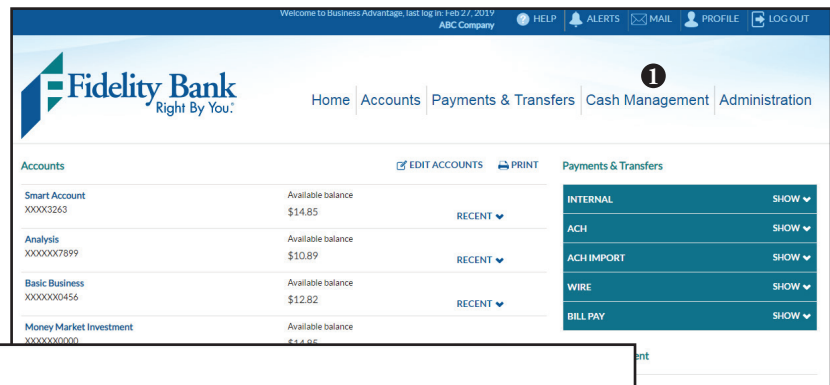
Files can be prepared using a few different layouts: Fixed Field, Comma Delimited (*.csv), or Tab-Delimited (*.txt). Using these different layouts will require a custom mapping to be created within Business Advantage.

A manual file can also be submitted through Business Advantage. The following pages will show how to upload using a standard file format, custom template, and a manual template.

Contact Business Solutions Support for assistance with mapping your file in Business Advantage or for more information regarding this fraud protection service.

Importing Using Templates

1. Log into Business Advantage and select Cash Management on the main navigation menu.
2. Click the Positive Pay button, Import Templates, and then Submit.



3. In the Template List box, select Add Template.

Importing Using Templates

4. Click on Choose File. Locate the file on your computer you would like to upload and click Open.
5. Select Yes next to Import Attached File.
6. Enter a name for the template in the Template Name field.
7. Complete the fields that notate the number of header and footer rows.
8. Make selection for Input Decimals into Amount and Text Qualifier fields.
9. Select File Format. If delimited, type the delimiter used in the space provided (e.g. ‘,’ or ‘|’)
10. Click Next and additional options will appear based on file format selection.
11. Map your template to be used again as needed. Utilize the drop down menus to indicate the data type for each field.
12. Click Next.
13. Complete the Item Type Code Mapping.
14. Click Create Template.

As a reminder, Positive Pay decisions must be processed by 11:00 a.m. EST.

Create File Import Template

Template Properties

Attach File **4** No file chosen

Import Attached File **5** Yes No

Template Name **6**

Number of Header Rows **7**

Number of Footer Rows **7**

Input Decimals into Amount **8**

Text Qualifier **8**

File Format **9** Fixed Width Tab Delimited Space Delimited Delimited

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Fidelity Bank Right By YouSM Home Accounts Payments & Transfers Cash Management Administration

Cash Management

Stop Payments Positive Pay ACH Filter Business Mobile Remote Deposit Services

Positive Pay

As a reminder, Positive Pay decisions must be processed by 11:00 a.m. EST.

11 Create File Import Template - ABC Positive Pay

Map Data from Imported File

Column	File Data	Data Type	Mask Format
1	022019	Issue Date	
2	1254	Check Number	
3	25.00	Amount	
4	Amy Test	Payee	
5	1705000456	Account Number	
6		Item Type Code	

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Positive Pay

As a reminder, Positive Pay decisions must be processed by 11:00 a.m. EST.

Create File Import Template - ABC Positive Pay

13 Item Type Code Mapping

File Data	Assigned Value	Add/Delete
<input type="text"/>	<input type="text" value="Issue"/>	<input type="button" value="Add"/>

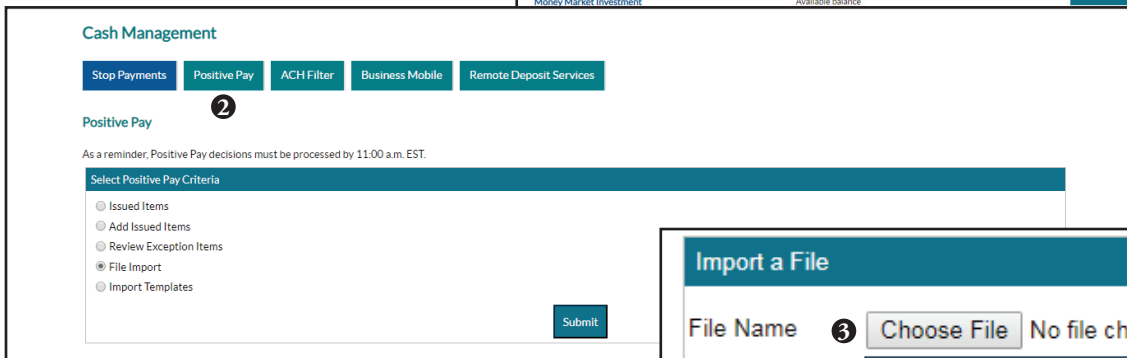
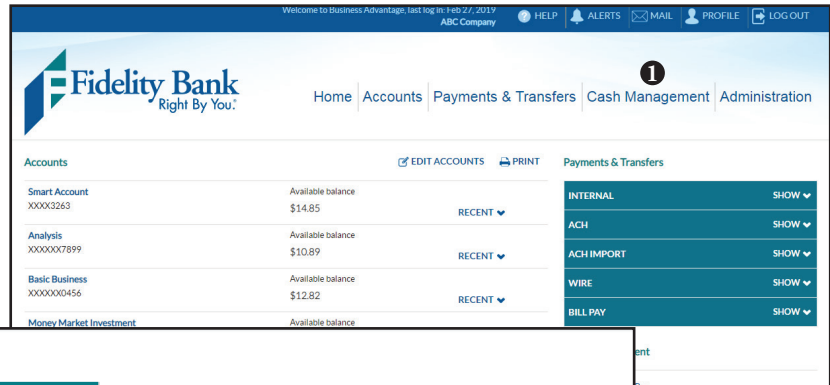
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Note: When you set up a file to import into Business Advantage, the following must be formatted correctly:

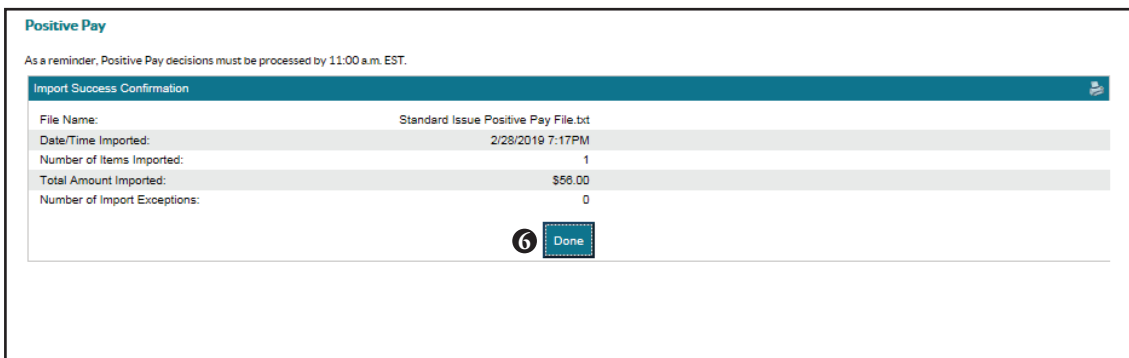
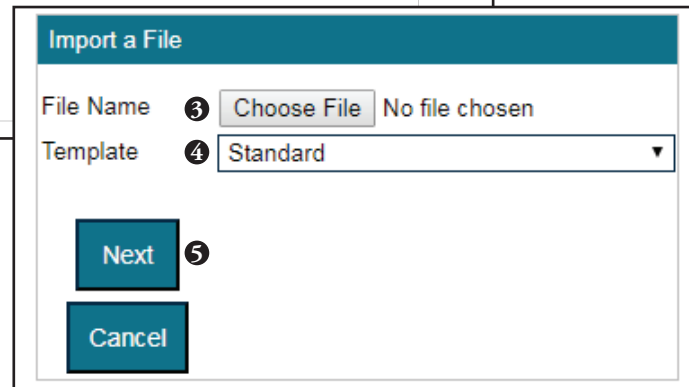
- Date Fields as MM/DD/YY
- Account number as numeric only
- Amount as numeric only
- Check number as numeric only
- Payee
- Processing Codes (I: Issue, V: Void, R: Reissue)

Importing A Standard File Format

1. Log into Business Advantage and select Cash Management on the main navigation menu.
2. Click the Positive Pay button, File Import, and then Submit.

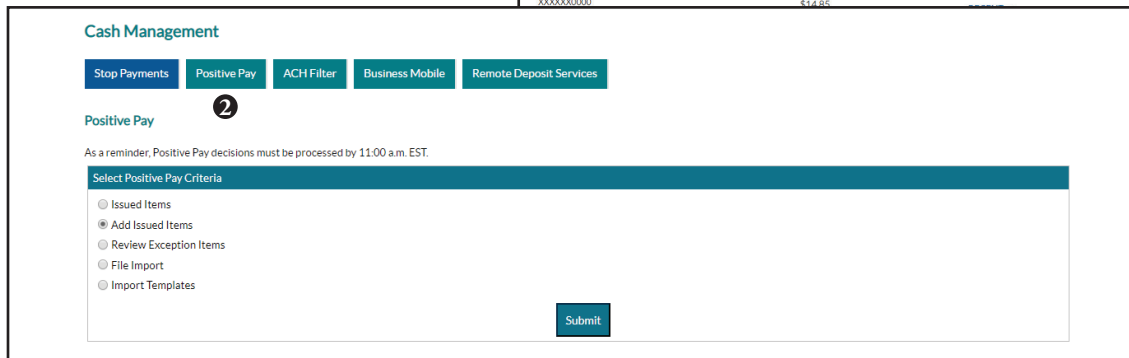
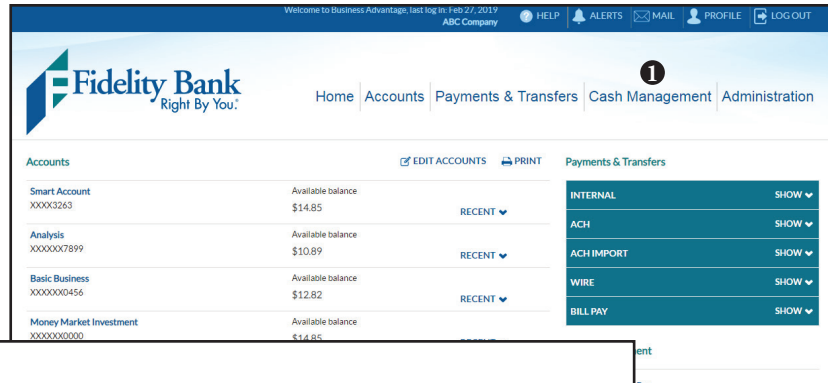


3. In the Import File box, select Choose File. Locate the file on your computer you would like to upload and click Open.
4. Always select Standard for the Template.
5. Click Next.
6. Acknowledge the import was a success by selecting Done.

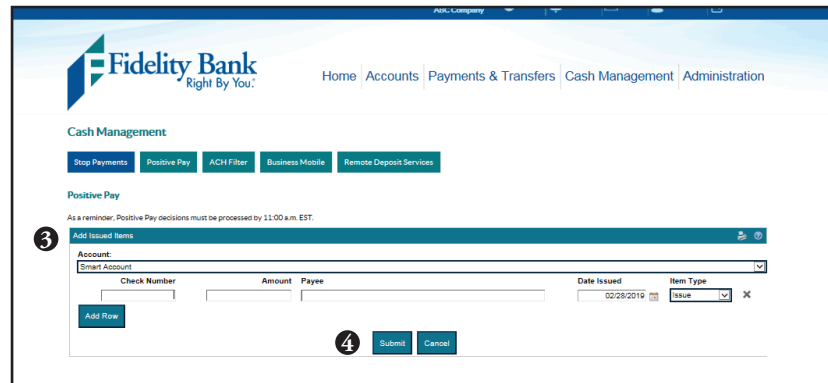


Manual Entry

1. Log into Business Advantage and select Cash Management on the main navigation menu.
2. Click the Positive Pay button, Add Issued Items and then Submit.

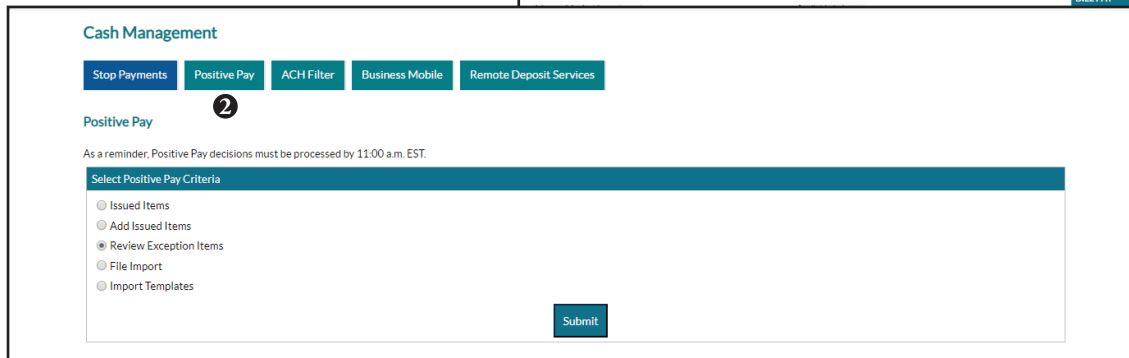
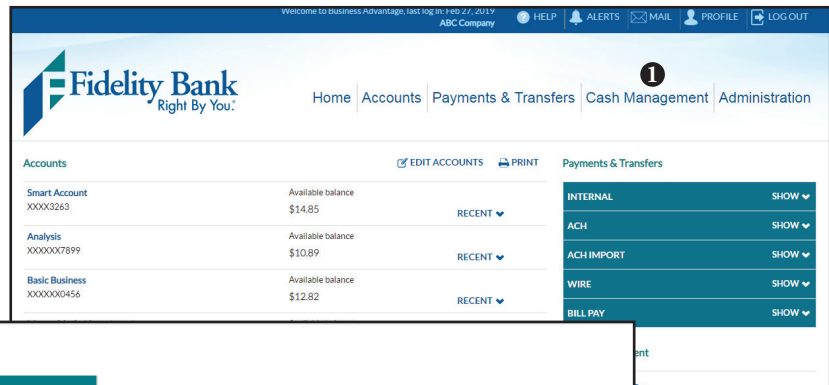


3. Choose the correct account from the drop down box and complete the fields for all checks that need to be included in an issue file. To add additional checks, click the Add Row button.
4. Click Submit.



Reviewing Positive Pay Exceptions

1. Log into Business Advantage and select Cash Management on the main navigation menu.
2. Click the Positive Pay button, Review Exception Items, and then Submit.



The positive pay exceptions review option provides an interactive view of any positive pay exception items identified each business day. Exceptions will reflect the Account, Check Number, Date Posted, Amount, Exception Reason.

Exception Items to Review						
	Account	Check Number	Amount	Date	Exception Reason	
<input checked="" type="checkbox"/>	1	1010	\$10.00	10/1/2011	Amount Different	
<input type="checkbox"/>	1	0110	\$75.00	10/1/2011	Account Not Found	
<input type="checkbox"/>	1	1012	\$250.00	10/1/2011	No Serial Number	

At the bottom of the table, there are two buttons: 'Return Items' (circled with a '5') and 'Next'.

3. Review the list of exceptions. View check images by click on the link(s) in the Check Number column.
4. To return an item, place a check in the box next to each item.
5. Click Return Items to process decision.

Decisions on checks must be made by 11:00 a.m. EST.

For technical support, please call 1-855-547-1385 and select option 3 or email bus.solutions@fidelitybanknc.com