



Positive Pay Quick Reference Guide

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Positive Pay Processing Times:

- Issued check lists can be uploaded at any time – even the same day checks are issued.
- The cut-off time to work **Positive Pay exceptions is 11:00 AM** Central Time, each business day.

Positive Pay Notes:

- You can setup text, email, or login alerts to notify you when you have Positive Pay Exceptions by navigating to the **Options tab > Alerts > Edit Event Alerts** and selecting the alert, then click **Submit**.
- If the Positive Pay exception has a padlock icon next to it, it is either an item that was negotiated at the bank and cannot be returned or it is after the cut-off time and cannot be decided on through online banking.

Corrections for Misread Check Numbers or Amounts:

- Use the **Correction** link to send Positive Pay exception item corrections.

Setting your Upload File Format:

1. Before uploading a file of issued checks, you must first go to **Treasury Mgmt > ARP > Edit Upload Format**
2. Choose a file type (CSV or Fixed Position)
 - a. For CSV files, enter the column number where the data is located and click **Save**.
 - b. For Fixed Position files, enter the beginning and ending position of the data and click **Save**.

Steps for preparing a CSV file to upload:

1. Generate an Excel file with the issued check information – without the column titles. The only data in the file should be the check number, issue date, and amount (without the \$ symbol).
2. For the check amount column, click on the column to highlight the entire column, then right click and choose *Format Cells...* In the Category box, select *Number*. On the right



side of the box, make sure the 'Decimal places' setting is '2' and that 'Use 1000 Separator' is *not* checked. Click *OK*.

3. Save this file as a CSV file.
4. DO NOT OPEN THE FILE BEFORE YOU UPLOAD IT – this will cause the file to lose its formatting.

Notes regarding your Positive Pay Upload:

- *Files must be uploaded, reviewed, and approved one at a time.*
- *Always remember to click View Details after the file has been uploaded, review it for accuracy, and then click Approve to send the file to the bank for processing.*
- *Note: For record keeping purposes, you may want to include the Payee name in your files; however, the Payee field is not verified through Positive Pay.*