

Business Access
Check Positive Pay System Guide



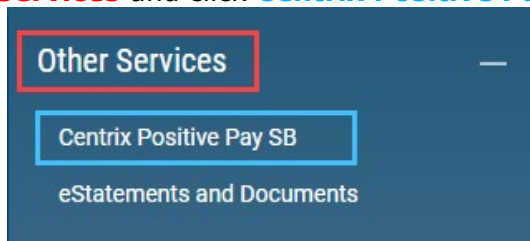
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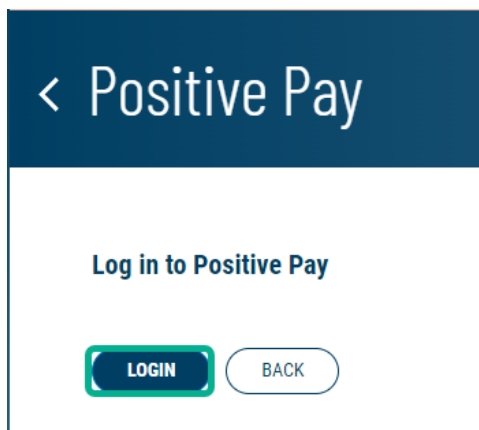
Check Positive Pay

Accessing Positive Pay

1. Login to Business Access
2. Click on the Navigation menu on the left
3. Click **Other Services** and click **Centrix Positive Pay SB**



4. Click **Login**.
 - a. **Note:** If this is your first time logging in to positive pay, you will need to enter your login information provided to you from Busey. After you log in for the first time, this information will be saved, and you will automatically be signed in to positive pay.



5. You have now logged in to the Busey Positive Pay system. Your navigation menu is on the left side of your screen.
 - a. If a blank screen appears, this can be resolved by checking for pop up blockers in the top right corner of the browser, please choose "Always Allow" to prevent this from happening again. If this doesn't resolve the problem, please contact the Treasury Management Support

team via the contact info at the bottom of this guide.

Uploading an Issued Check File

1. Login to Busey Positive Pay.
2. On the navigation menu to the left, select "Submit Issued Check File" under the "Transaction Processing" category.
3. Click the "**Choose File**" button to search your computer for your issued check file.
4. Select the appropriate **Client ID** and **File Processing Type**.
 - a. Client ID is the account you are submitting the check file for.
 - b. File processing type is the format of the file you are uploading, generally assigned to specific accounts.
 - c. **Note:** If your issued check file format has changed, please contact Treasury Management Support at the contact information on the final page of this guide.
5. Click the "Process File" button to submit your issued check file. You will be directed to a summary of your uploaded file along with a status.
 - a. **Processed** indicates the complete file was processed and checks have been issued.
 - b. **Processed with Exceptions** indicates some checks were unable to be issued. Click the status under "results" to view the items that were not processed.
 - c. **Rejected** indicates the file was unable to be processed. This could be because the file was previously submitted, or the format has changed.
6. The totals retrieved from the file will be shown at the bottom of the page. Please verify with the totals expected for the file to ensure all checks were issued.

Manually Issuing a Check

1. Login to Busey Positive Pay.
2. On the navigation menu to the left, select "Add New Issued Check" under the "Transaction Processing" category.
3. Select the appropriate **Client ID** (account) and fill in the required information from the issued check.
4. Click the "Add Check" button to add the issued check to the Positive Pay system.

Manually Void a Check

**Check voiding is used only when the check remains in your possession and you do not plan on issuing that check.*

1. Login to Busey Positive Pay.
2. On the navigation menu to the left, select "Void a Check" under the "Transaction Processing" category.
3. Select the appropriate **Client ID** (account) and fill in the information about the voided check.
4. Click "Find Matching Check". The system will search for a matching issued check entry. If no entry yet exists, the voided check will be issued and voided at the same time.
5. Verify that you'd like to void the check.

6. Click the "Void Check" button to void the check. Or, if the check had not yet been issued, click the "Add Check" button to simultaneously add and void the check.

Stop Pay a Check

*Posting a stop payment is done when the check is no longer in your possession, but you would like it to not clear your account. **Note:** There is a fee associated with placing a stop pay on a check. A stop pay is only valid for 6 months, if the stop pay needs to continue after the expiration date of 6 months, a new stop pay will need to be submitted.

1. Login to Busey Positive Pay.
2. Click the "Request Stop Payment" option under the "Stop Payments" category.
3. Select the appropriate **Client ID** (account) and fill in the information about the check you'd like to stop.
4. Click "Find Matching Check". The system will search for a matching issued check entry. If no entry yet exists, the stopped check will be issued and the stop payment will be placed at the same time.
5. Verify that you'd like to stop the check.
6. Click the "Apply Stop Payment" button to add a stop payment request to the check. Or, if the check had not yet been issued, click the "Add Check" button to simultaneously issue the check and apply a stop payment request.

Check Search

1. Login to Busey Positive Pay.
2. Click the "Check Search" option under the "Transaction Processing" category.
3. Select the appropriate **Client ID** (account)
4. Choose the status from the **Check Status** drop-down list that you want to search for
 - a. **All** will show all checks
 - b. **Exception** will show checks that have been exception decisioned
 - c. **Issued/Outstanding** will show checks that have been issued and are outstanding. **Note:** If this option is chosen, an "Outstanding As Of" field will display and a date will need to be entered
 - d. **Paid** will show checks that have been paid
 - e. **Returned** will show checks that have been returned
 - f. **Stop Payment** will show checks that have a stop pay placed on them
 - g. **Void** will show checks that have been voided
5. **Check Number From/To:** If searching a specific check number or a range of check numbers, enter the number(s) in these fields
6. **Date:** choose the check status from the drop down for the date range. i.e. choosing Issued will search all issued checks between the dates in the Date From/To field that have the Check Status chosen in Step 4.
7. **Date From/To:** If searching a specific date or date range, enter those dates in these fields.
8. If you would like to narrow down the search even more, click the arrow to the right of **Show additional options** and you can choose a specific **Decision** type and/or **Reason** for your search.

Exception Items

You can use this feature to search for items that have required an exception decision.

1. Login to Busey Positive Pay
2. Click the "Exception Items" option under the "Transaction Reports" category.
3. Select the appropriate **Client ID** (account)
4. **Exception Date From/To:** If searching a specific date or date range, enter those dates in these fields.
5. **Transaction Type:** Choose the transaction type you are searching for.
6. **Check Number From/To:** If searching a specific check number or a range of check numbers, enter the number(s) in these fields
7. **Decision:** if searching for a specific decision type you can choose it from the drop-down.
8. **Reason:** if searching for a specific reason you can choose it from the drop-down.

Process Daily Check Exceptions

1. You will receive a daily email if there are positive pay exception items for you to review. You will have until 1PM CST/2PM EST to make a decision of **Pay** or **Return** for these exceptions.
 - a. After the cutoff time, if the positive pay user(s) have not completed the decisions, the company's default decision will be applied to the exception items.
2. To review your exception items, start by logging into the Busey Positive Pay system.
3. Select "Quick Exception Processing" under the "Exception Processing" category. The Quick Exception Processing screen will display.
4. Click on the *Decisions Needed* section to display your exception items along with the exception type.
 - a. DUPLICATE PAID ITEM—the item was previously paid.
 - b. AMOUNT MISMATCH – the amount on the check doesn't match the amount in the system.
 - c. CHECK NUMBER IS ZERO – the check number registered as 0.
 - d. PAYEE NAME MISMATCH – the payee on the check doesn't match the payee name in the system.
 - e. PAID NOT ISSUED—the item was never loaded into the system as an issued check.
 - f. STALE DATED ITEM PAID—the item is a stale-dated check. A check is considered stale dated if the item was issued prior to the stale-dated cutoff date of 180 days.
 - g. VOIDED ITEM—the item was previously voided.
5. You will need to click on each individual item to review the exception. The decision screen will display and includes the following information:

Note: If you would like to Pay All or Return All select the 3 dots in the top right corner of the exceptions list and choose the appropriate action

- a. Default Decision—the default decision for the exception type.
- b. Client ID—the nickname or description that identifies this account to the customer. This Client ID is displayed in place of the account number on pages within the system and in emails generated by the system.
- c. Check #—the check number of this item.
- d. Amount—the amount of the item that has been presented for payment.
- e. Paid Date—the paid date for this check transaction.
- f. Issued Payee—the issued payee name for this check. **Note:** this will only display if you have chosen the Payee Match feature.
- g. Found Payee—the payee detected by the Payee Match module. **Note:** this will only display if you have chosen the Payee Match feature.

Note: the check image also displays. You can click on Front or Back to view each side of the check. You can either hover over the check to zoom on a certain area or you can click on the image to view in full screen and then click on the full screen image to return to the decision screen.

6. If you would like the item to remain paid, select the **Pay** option. To return an item, select **Return** and choose a reason for the return.

Note: Check Amount Encoding and **Check Number Encoding** errors should be marked as **Return** with **Reason** "Incorrect Check Amount Encoding Error" or "Incorrect Check Number Encoding Error" – this will flag the item in the system and allow Busey to make the appropriate corrections to these check items. These items will not be returned by selecting the return decision.

7. Click the "Save" button to save your decisions for the day's exception items.
8. Once the item has been decided it will move to the *Decided* section. **Note:** To modify a pay or return decision on a processed transaction, expand the Decided section and select the transaction from the list. This option will only be available until the cut-off time.

Transaction Extracts

1. Login to Busey Positive Pay.
2. Click the "Transaction Extracts" option under the "Transaction Processing" category.
3. Select the appropriate **Client ID** (account)
4. **Date From/To:** the date from which to start and end the extract. By default, the system extracts all items that have not been previously extracted.
5. **Select Extract format:** the format to extract transactions into.
6. **Include previously extracted transactions:** Optional toggle to included previously extracted transactions.
7. Click Create File And PDF

Results page

You can perform the following actions on this page:

Drag a column header to reorder.

Select search (🔍) to filter and search all results or select a specific column to search within.

Select columns (📄) to select or remove columns from the report.

Select export (📄) to export the search results to a Microsoft Excel or PDF file.

Available columns include:

Date created—the date the extract was created.

Client ID—identifier for selected account

Extract from date—the date from which extract starts. By default, the system extracts all items that have not been previously extracted.

Extract thru date—the date through which posted items are included in the extract file.

File name—the name the extract file is labeled as.

Item count—the number of items included.

Extract format—the format of the extract.

Created by—the user who created the extract.

***If you'd like to grant a user permission to use the Positive Pay system you will need to contact Treasury Management support at the information below.**

****If you have any concerns or questions about your Check Positive Pay system, please contact Busey Treasury Management Support at the information below.**

Support Contact Information

TreasuryManagement@Busey.com

800-749-7844