Positive Pay
Online Banking User Guide

Positive Pay is a fraud detection tool that can automate certain tasks and mitigate payment fraud risk for your business. Exception decisions must be made by 1:00 PM EST for checks and 3:00 PM EST for ACH. If an exception decision has not been made prior to the deadline, the items will be returned, unless otherwise noted on your TMMA agreement.

Check Positive Pay is a service that matches the payee's name (optional), account number, check number, and dollar amount of each check presented for payment against a list of checks previously authorized and issued by your organization.

ACH positive pay encompasses ACH Authorization and ACH Transaction Monitoring:

- ACH Authorization is a list of ACH transactions pre-approved to post to an account. An ACH authorization rule can include the originating company, standard entry class, transaction type (debit/credit), and maximum dollar amount.
- ACH Transaction Monitoring is a list of guidelines for monitoring ACH activity and alerting the client of items that exceed these guidelines. An ACH monitoring rule can include guidelines on the originating company, standard entry class, amount, and debit/credit designation.

Making Pay/Return decisions

Use Positive Pay as a fraud prevention service to make pay/return decisions that are identified as exceptions by First Merchants Bank, per the check issue files (see Submitting an Issued Check File section below) you sent to the Bank, or the ACH business rules you set up within Positive Pay.

To make Pay/Return decisions:

1. In the navigation menu, select Services > Positive Pay.
2. Select an account in the accounts drop-down list, or search for an account in the search box.

3. From the Exceptions tab, click the Status drop-down list and select Decisions Needed, Decisioned, or All.

4. Select the Exception from the Decisions Needed list. The transaction details will display.

5. Click Pay or Return.

6. For Returns, select a reason in the drop-down list.

7. Select Submit All Decisions.

For ACH transactions:

1. Click on an ACH transaction for which a decision is required. The transaction details will display.

2. Click Pay or Return.

FIRST MERCHANTS COMMERCIAL BANKING

Positive Pay

Launch Advanced Options

Exceptions Add Check Submit Issued Check File

ⓘ Exceptions will be given a decision of Return if decisions are not made by 1:30 PM Central Time (US & Canada).

Accounts

All Accounts ⌄

Search PosPay Exceptions

🔍 Search

Status

Decision Needed ⌄

$5,000.00	Blocked Transaction Issued Payee: Found Payee:
$2,500.00	Unauthorized ACH Trans...
$500.00	Unauthorized ACH Trans...
$125.75	Unauthorized ACH Trans...

$2,500.00 Unauthorized ACH Transaction

Account Name: Ops1000
Paid Date: 1/8/2024
Description: American Express (AMEX) payment
Company ID: 121231234

Account Number: 987654321
SEC Code: PPD
Transaction Type: Debit

Pay   Return

Total Exceptions **(16)** $43,356.90   Total Decisioned **(0)** $0.00   Submit Decisions

3. For Returns, select a reason in the drop-down list.

Adding a check

If you have Allow users to add/edit transactions entitlement, you will be able to add a check.

To add a check:

1. In the navigation menu, select Services > Positive Pay. The Positive Pay page appears.

First Merchants Bank
Helping you prosper

Good Afternoon, Chris Client

Home Transfers and Payments Services Information Reporting User Settings Admin Tools Connect With Us Log Off

Positive Pay

Launch Advanced Options

Exceptions Add Check Submit Issued Check File

Amount
$ 0.00

Payee (optional)

Account
⌄

Issue Date
02/18/2024 📅

Check Number

☐ Auto Increment

Add Check

2. Select the Add Check tab

3. On the Add Check tab

    a. Enter an Amount.

    b. Enter a Payee (Optional).

    c. Select an Account.

    d. Select an Issue Date.

    e. Enter a Check Number.

    f. Select the Auto Increment check box (Optional).

4. Click Add Check.

Submitting an Issued Check File

To Submit an Issued Check File:

1. In the navigation menu, select Services > Positive Pay. The Positive Pay page appears.

2. Select the Submit Issued Check File tab.

3. Click File Mapping Type drop-down and select the file format.
4. Choose File to import.
5. Click the Account drop-down and select the account these checks are being drawn on.
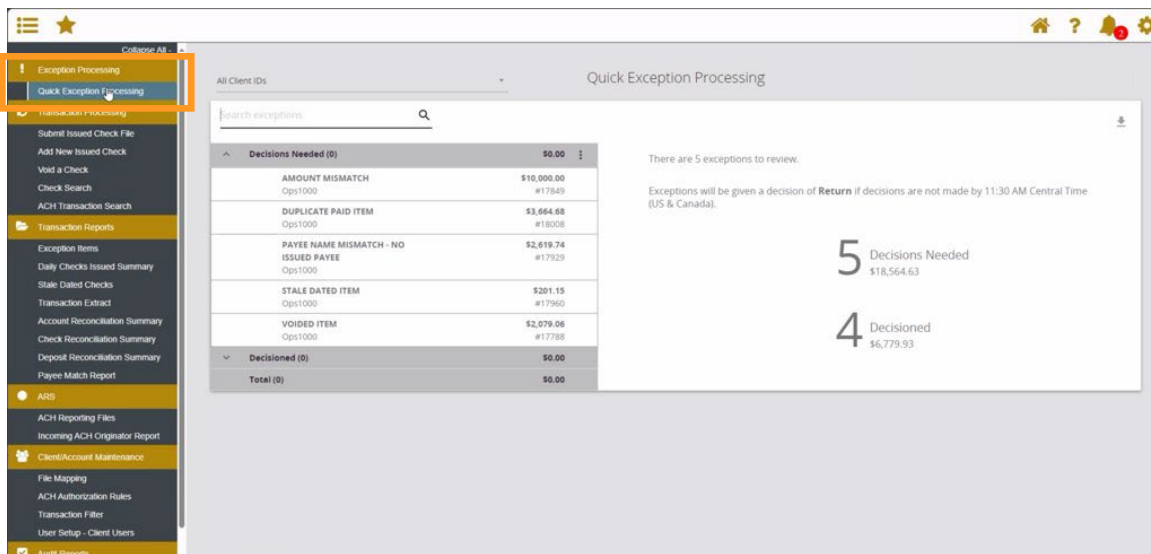
6. Click Process File.

Accessing Advanced Options

You can click on Launch Advanced Options in the top right-hand corner to launch the full Positive Pay solution, where you can find all the additional features including user setup.
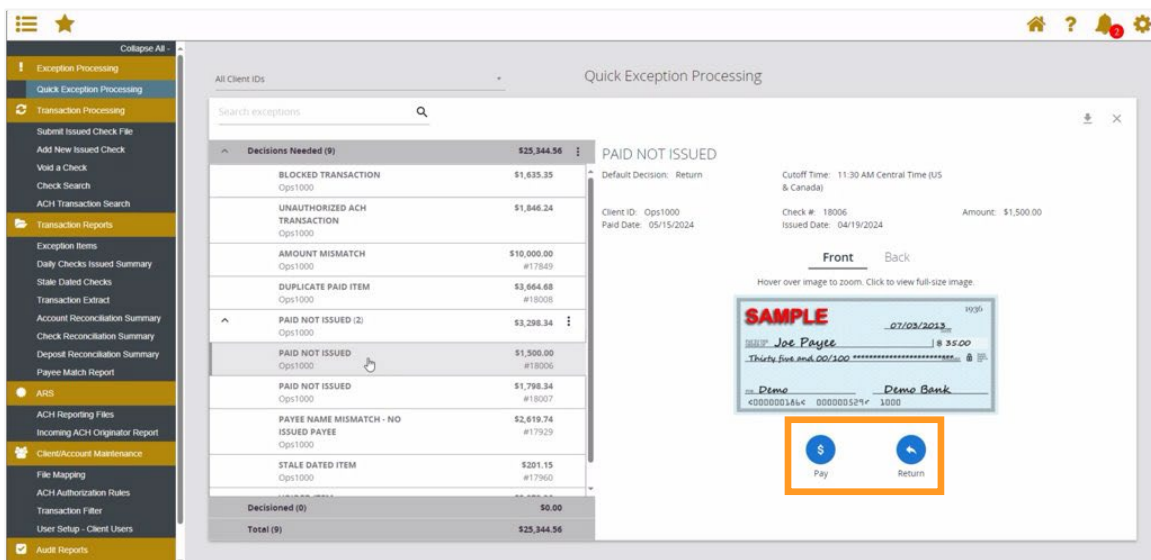

In the navigation menu, select Quick Exception Processing.

For Check Processing, the options are Pay or Return.

FIRST MERCHANTS COMMERCIAL BANKING
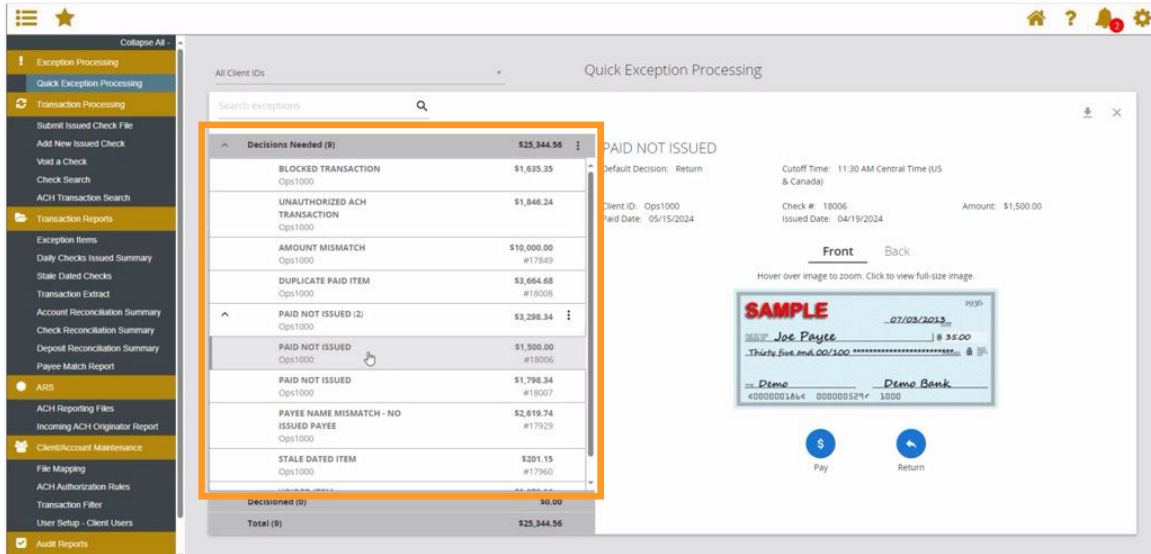
1. Select your Decisions Needed item.

2. For checks, the image will display with check details. Click Pay or Return.

3. For Returns, select a reason in the drop-down list.

For ACH Exceptions, options are Add Rule, Pay or Return
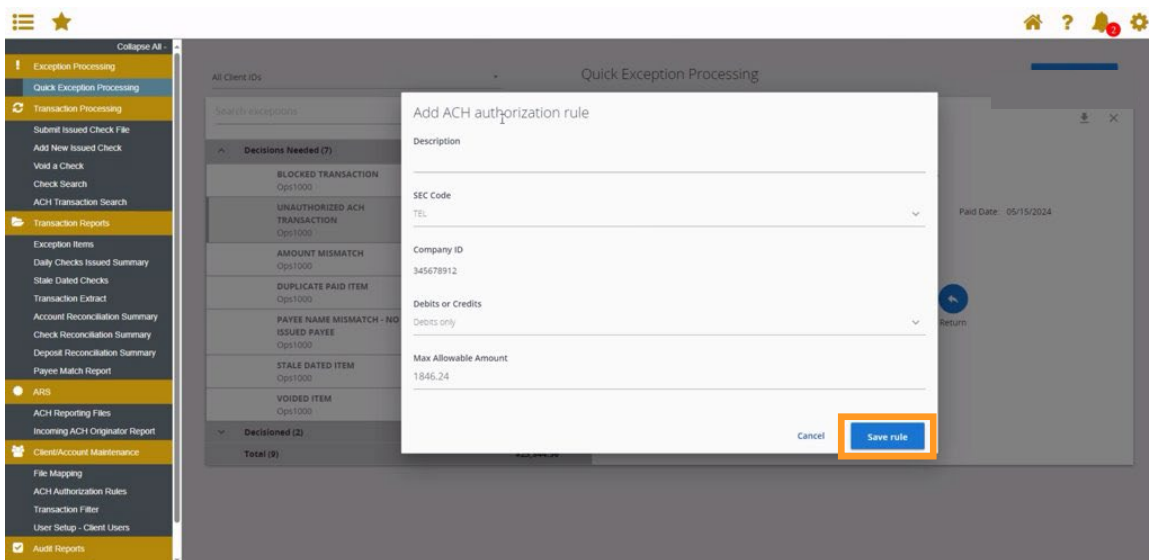
FIRST MERCHANTS COMMERCIAL BANKING

1. Select Add Rule to add an ACH authorization rule.

   a. Enter the description

   b. Click the drop-down list to select the SEC Code

   c. Click the Debits or Credits for the rule.

   d. Enter the Max Allowable Amount.

2. Click Save rule.