

# FIRST MERCHANTS COMMERCIAL BANKING

## 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 TMMMA 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.

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**Positive Pay** Launch Advanced Options

[Exceptions](#) [Add Check](#) [Submit Issued Check File](#)

**Accounts**  
All Accounts

**Status**  
Decision Needed

**Search PosPay Exceptions**  
Search

**\$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...

**\$5,000.00** Blocked Transaction  
Account Name: Ops1000  
Paid Date: 1/8/2024  
Description: Company ID: 121231234  
Account Number: 987654321  
SEC Code: TEL  
Transaction Type: Credit

Pay Return

Total Exceptions (16) \$43,356.90 Total Decided (0) \$0.00 Submit Decisions

3. From the Exceptions tab, click the Status drop-down list and select Decisions Needed, Decided, 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	Search PosPay Exceptions	
All Accounts	<input type="text" value="Search"/>	
Status	\$2,500.00 Unauthorized ACH Transaction	
Decision Needed	Account Name: Ops1000	Account Number: 987654321
\$5,000.00 Blocked Transaction	Paid Date: 1/8/2024	SEC Code: PPD
Issued Payee:	Description: American Express (AMEX) payment	Transaction Type: Debit
Found Payee:	Company ID: 121231234	
\$2,500.00 Unauthorized ACH Trans...	<input type="button" value="Pay"/>	<input type="button" value="Return"/>
\$500.00 Unauthorized ACH Trans...		
\$125.75 Unauthorized ACH Trans...		
Total Exceptions (16) \$43,356.90 Total Decided (0) \$0.00 <input type="button" value="Submit Decisions"/>		

- 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:

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

The screenshot shows the 'Positive Pay' page with the 'Add Check' button highlighted. The form includes the following fields:

- Amount:** \$ 0.00
- Payee (optional):** [Empty text box]
- Account:** [Dropdown menu]
- Issue Date:** 02/18/2024
- Check Number:** [Empty text box]
- Auto Increment:**

An 'Add Check' button is located at the bottom right of the form.

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## 2. Select the Add Check tab

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](#)

CHECKS ADDED

  
No Checks to display  
No Checks have been uploaded this session.

## 3. On the Add Check tab

- Enter an Amount.
- Enter a Payee (Optional).
- Select an Account.
- Select an Issue Date.
- Enter a Check Number.
- Select the Auto Increment check box (Optional).

## 4. Click Add Check.

## Submitting an Issued Check File

To Submit an Issued Check File:

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

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Positive Pay Launch Advanced Options

Exceptions Add Check **Submit Issued Check File**

File Mapping Type  
Standard Format

Account  
Ops1000

ISSUED CHECK PROCESSING LOG

  
No Check Files to display  
No Check Files have been uploaded today.

2. Select the Submit Issued Check File tab.


Positive Pay Launch Advanced Options

Exceptions Add Check **Submit Issued Check File**

File Mapping Type  
Standard Format

Account  
Ops1000

ISSUED CHECK PROCESSING LOG

  
No Check Files to display  
No Check Files have been uploaded today.

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.

# FIRST MERCHANTS COMMERCIAL BANKING

## Positive Pay


Launch Advanced Options

Exceptions Add Check Submit Issued Check File

File Mapping Type  
Standard Format

Account  
Ops1000

### ISSUED CHECK PROCESSING LOG

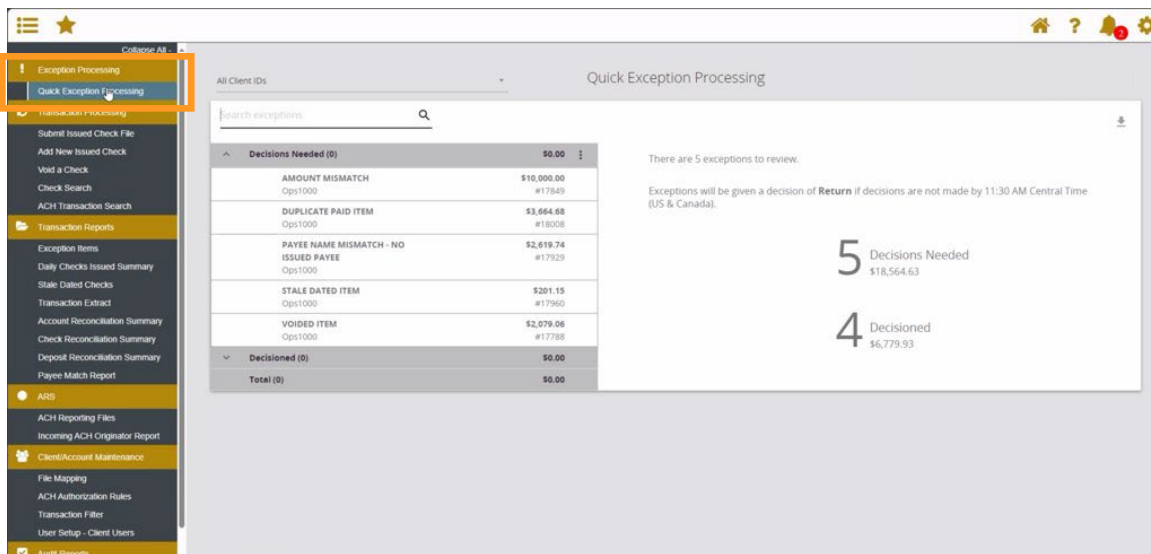


No Check Files to display  
No Check Files have been uploaded today.

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.



The screenshot shows the 'Quick Exception Processing' screen. On the left, a navigation menu is visible with 'Quick Exception Processing' highlighted. The main content area displays a table of exceptions and a summary of decisions.

Decisions Needed (0)	\$0.00
AMOUNT MISMATCH Ops1000	\$10,000.00 #17849
DUPLICATE PAID ITEM Ops1000	\$3,664.68 #18008
PAYEE NAME MISMATCH - NO ISSUED PAYEE Ops1000	\$2,619.74 #17929
STALE DATED ITEM Ops1000	\$201.15 #17960
VOIDED ITEM Ops1000	\$2,079.06 #17798
Decided (0)	\$0.00
<b>Total (0)</b>	<b>\$0.00</b>

There are 5 exceptions to review.  
Exceptions will be given a decision of **Return** if decisions are not made by 11:30 AM Central Time (US & Canada).

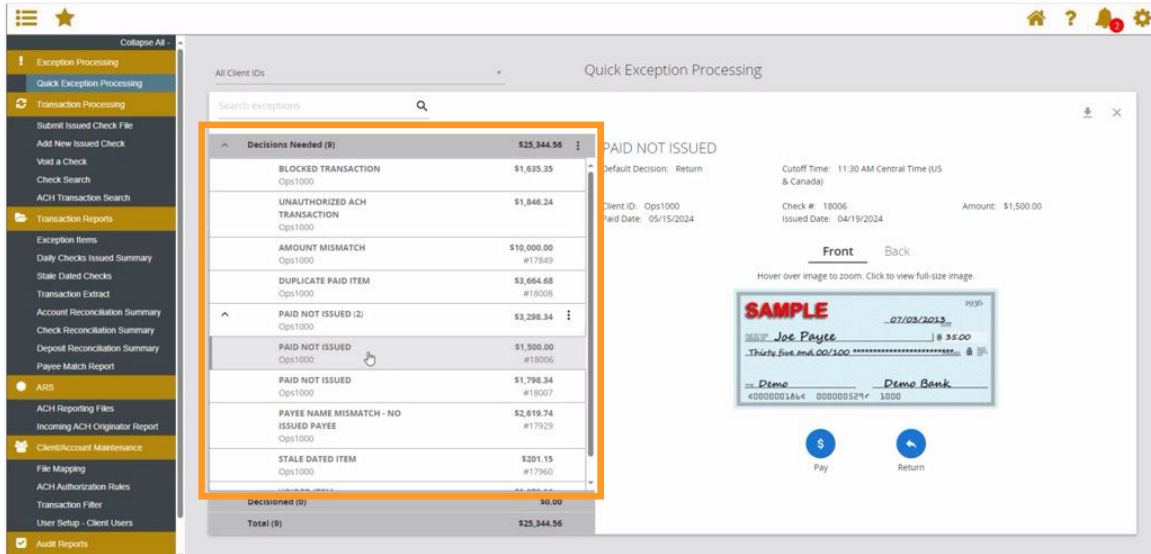
5 Decisions Needed  
\$18,564.63

4 Decided  
\$6,779.93

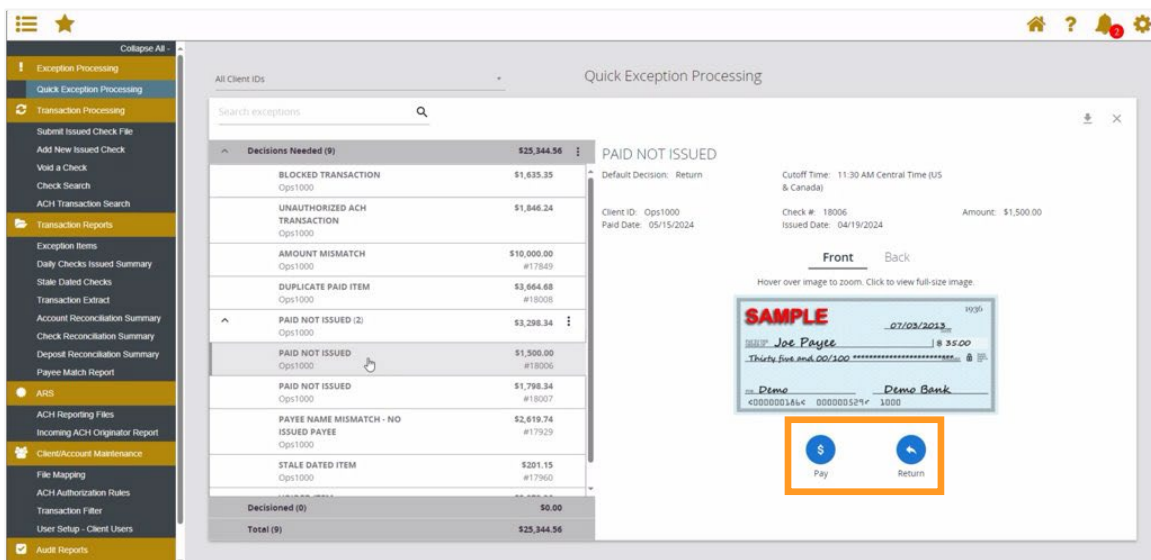
In the navigation menu, select Quick Exception Processing.

For Check Processing, the options are Pay or Return.

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1. Select your Decisions Needed item.



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

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PAID NOT ISSUED

Default Decision: Return      Cutoff Time: 11:30 AM Central Time (US & Canada)

Client ID: Ops1000      Check #: 18007      Amount: \$1,798.34

Paid Date: 05/15/2024

Reason for Return:

- Duplicate
- Fraudulent or Altered
- Incorrect Amount
- Other
- Past Deadline Item Returned
- Refer to Maker
- Stale Dated

Cancel    Save

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

For ACH Exceptions, options are Add Rule, Pay or Return

Quick Exception Processing

All Client IDs

Search exceptions

Decisions Needed (7)

- BLOCKED TRANSACTION Ops1000
- UNAUTHORIZED ACH TRANSACTION Ops1000
- AMOUNT MISMATCH Ops1000
- DUPLICATE PAID ITEM Ops1000
- PAYEE NAME MISMATCH - NO ISSUED PAYEE Ops1000
- STALE DATED ITEM Ops1000
- VOIDED ITEM Ops1000

Decisions (2)

Total (9)

Add ACH authorization rule

Description

SEC Code  
TEL

Company ID  
345678912

Debits or Credits  
Debits only

Max Allowable Amount  
1846.24

Cancel    Save rule

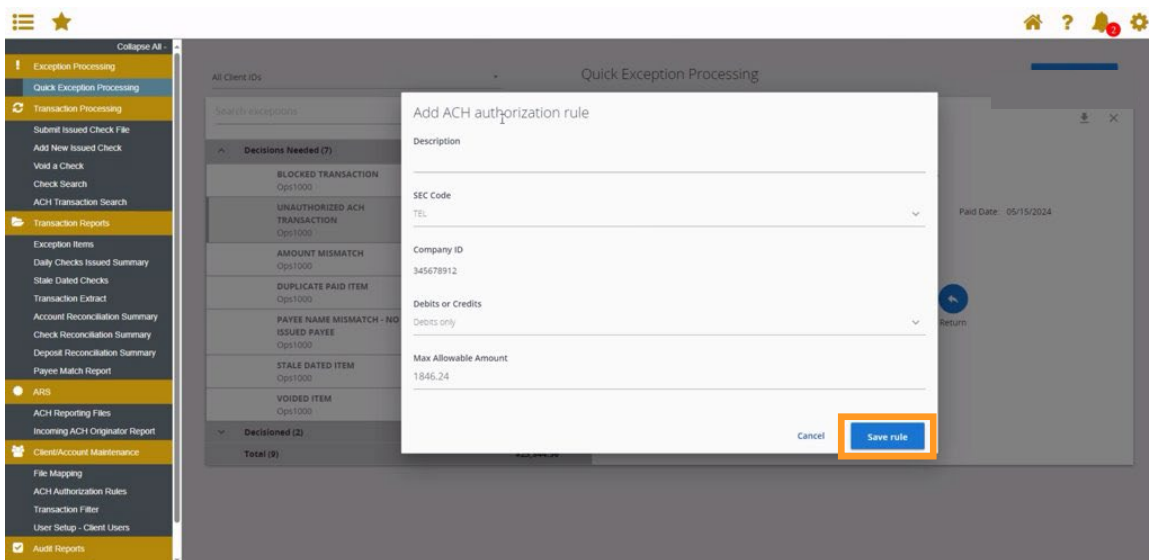
Paid Date: 05/15/2024

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.