



Cash Management Positive Pay Guide

Cash Management

Positive Pay Guide

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Positive Pay Overview

The Positive Pay web application contains the following functionality:

- Issued check management (submit issued check files and manual input of issued checks)
- ACH positive pay rules management
- Check file maintenance (ex: changing check number, voiding a check)
- Access to daily exceptions (check and ACH)
- Online reporting

To access Positive Pay, look for the section labeled Positive Pay on your home screen in Business Online. Then select any of the accounts listed in this section.

HomeAccountsPayments & TransfersChecks & DepositsAdministration

All GSB Offices and Teller Connect Services will be closed for Thanksgiving on Thursday, November 28th, 2024. This is a closed Friday, November 29th, 2024, Greenfield, Northampton and Teller Connect Services will be available from 8:00am until 5:00pm on Friday, November 29th, 2024.

AlertsManage Alerts

You have no unread alerts.

AccountsEdit AccountsPrint

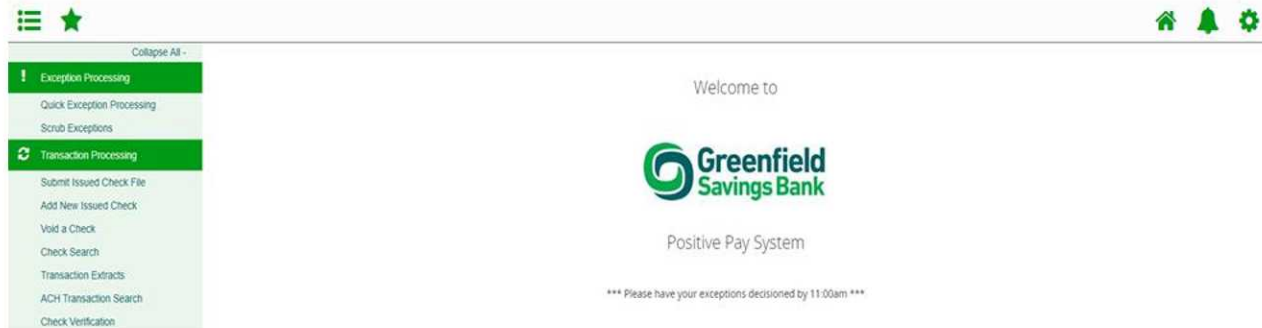
Vacation Account *****2257	Available Balance \$102.89	Recent ▾
Checking 5507 *****5507	Available Balance \$31.56	Recent ▾
Loan 8888 *****8888	Available Credit \$25,000.00	Recent ▾

Show All Accounts ▾

Positive Pay

Positive Pay Account Client ID	Current Day Exceptions
Checking 5507	Account has no exceptions today

You will automatically be brought to your home page in the Positive Pay Web site.

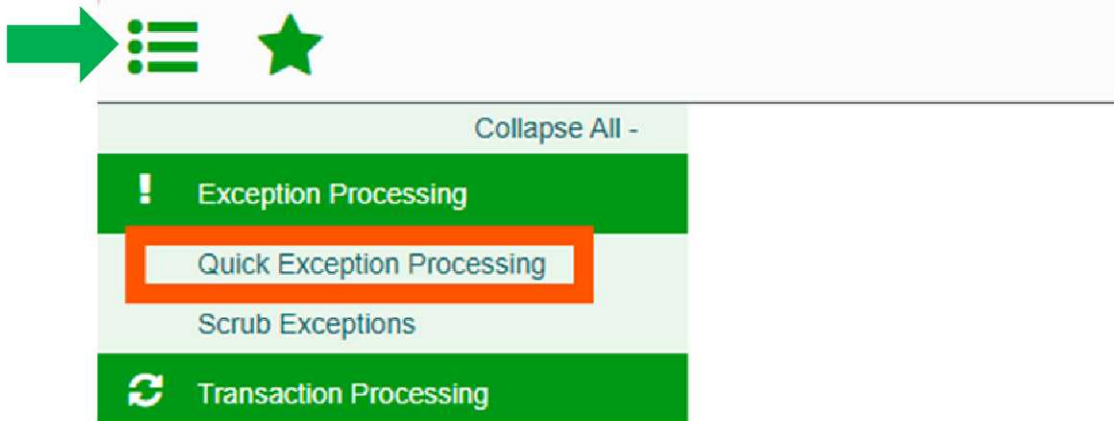


The side menu bar will have a Collapse All/Expand All link for easy navigation around the Positive Pay web site.

Exception Processing- Quick Exception Processing

It is important to review your exceptions every day and decide to pay or return items before the 11AM cutoff time.

1. Select Quick Exception Processing from the menu.



2. The Quick Exception Processing menu will display. If you have multiple accounts on Positive Pay it will default to show all accounts

3. Click on Decisions Needed as these are items that need to be paid or returned depending on why it's become an exception.

ABC Company

All Account Nicknames

Search exceptions

Decisions Needed (2)

PAID NOT ISSUED (2)
PAID NOT ISSUED
PAID NOT ISSUED

Decisions Needed (0) \$0.00

Total (2)

There are 2 exceptions to review.

Exceptions will be given a decision of **Return** if decisions are not made by 11:00 AM Eastern Time (US & Canada).

2 Decisions Needed

0 Decisions \$0.00

4. For Check Exceptions:
 - a. Paid Not Issued: this check was cashed and did not appear on the list of checks you uploaded or manually entered. Review to make sure it is a valid check and not fraudulent.
 - b. Duplicate Check: This could be a true duplicate, or the check number was captured wrong. Review before decisioning.
 - c. Voided Item: the item was previously voided.
 - d. Stale Dated Item Paid: This indicates the item is a stale-dated check. A check is considered stale dated if it was issued before the stale-date cutoff, which is determined by parameters set by the financial institution (FI).
5. For ACH Exceptions:.
 - a. Unauthorized ACH Transaction: All ACH transactions are automatically flagged as exceptions unless a corresponding rule has been created in the ACH Authorization Rules page. These rules allow the system to recognize authorized transactions and prevent unnecessary exceptions
6. For each exception you will need to decide whether to pay or return the transaction.

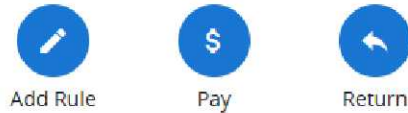


Pay



Return

7. For ACH exception you will have an additional option of creating an Ach Authorization Rule.



8. Once all exceptions have been decided: The "Decisions Needed" category should display 0. The "Decisoned" category should reflect the total number of exceptions that were processed. Always verify these totals to ensure no exceptions were missed.

Decisions Needed (0)	\$0.00
▼ Decisoned (4)	\$10,054.75
Total (4)	\$10,054.75

Transaction Processing

Important information

You will use the Submit Issued Check File screen to upload issued check files to Greenfield Savings Bank.

Important Information:

- ***It is important the file format and parameters are always the same as the original issued check file provided to Greenfield Savings Bank to prevent any errors.***
- It is also important issued checks are included on the file submission before they are distributed to payees.
- Please be advised that stop payments cannot be processed via Positive Pay. To initiate a stop payment, kindly utilize the business online banking platform. We offer a comprehensive getting started guide that will assist you in navigating the process of placing a stop payment. Alternatively, you have the option to void a check within Positive Pay; however, it is important to note that this action does not constitute a formal stop payment

Submit Issued Check File

1. Select File to Process: Enter a file path name or browse to the location of the issued check file.
2. Select the account nickname the file should be assigned to.
3. Select the File processing type. (The list is limited to the file format(s) provided by the Cash Management customer.)

4. Click Process File to upload the file to the bank.

Submit Issued Check File

Step 1. Select a file to process.

Browse...

Step 2. Input details about the file.

Account Nickname:

Test 1

File Processing Type:

Test Client Issued Checks

Step 3. Click the "Process File" button.

Process File

Upon completion of the file processing, you will be redirected to a new window displaying the processing results. This screen will present the file name, upload date, status of the file, item count, and the total amount for all items within your file.

Processing Results				
File Name	Upload Date	Status	Items	Amount
Copy of AP Check File 10-4.xlsx	10/5/17 11:04:46 AM	Processed	3	\$10,471.63

- Please verify that the item count corresponds to the number of items in the uploaded file, as well as ensuring that the total amount accurately reflects the total of all items.

Note: If an issued check file contains items for multiple accounts, select any of the File Names' represented within the file.

Processed files

Upon successful upload and processing of a file, a window will appear to indicate the current processing status. If the file has not completed processing within 30 seconds, a notification will inform the customer that an email will be sent to update them on the file's processing status. Additionally, users can monitor the file processing status online through the Issued Check File Processing Log screen.

To View additional Details regarding the file, click on the status column.

Processing Results				
File Name	Upload Date	Status	Items	Amount
Copy of AP Check File 10-4.xlsx	10/5/17 11:04:46 AM	Processed		\$10,471.63



Below is a list of the potential processing statuses:

- Unprocessed: The file has been uploaded but has not yet been processed.
- Processed: The file was processed successfully.
- Processed with Exceptions: The file was processed successfully, but duplicate checks were not loaded.
- Rejected: The file was rejected due to one of the following reasons:
 - A mismatch between the number of items/amount entered on the screen and the number of items/amount contained in the file.
 - The file format did not match the format selected.

Processing Results				
File Name	Upload Date	Status	Items	Amount
Copy of AP Check File 10-4.xlsx	10/5/17 1:34:07 PM	Rejected	3	\$10,471.63

Note: Even if the status shows "Processed," you should check the item count and click the green status to ensure no data items were skipped or received errors.

Close



	Error Message
1	Invalid value in numeric field ()
2	Skipping Row 2 for previous errors. 10/4/2017 12:00:00 AM, [REDACTED] -2500,

Add New Issued Check

The Add New Issued Check screen is for entering manually written checks or those not included in the electronic file uploaded to Positive pay.

Add New Issued Check

Account Nickname:

Checking 5507

Check Number:

Amount:

Issued Date:

06/06/2025

Issued Payee:

☐ Auto-Increment Check Number

Add Check

Account Nickname: Select the drop down for the account that the issued check will be written from.

Check number: Enter the check number

Amount: Enter the amount

Issued date: Enter the date the check is issued for.

Issued Payee: Enter the name of company or person the check is written out to.

Add New Issued Check

Account Nickname: Checking 5507

Check Number: 65

Amount: 1.00

Issued Date: 06/06/2025

Issued Payee: jane doe

☐ Auto-Increment Check Number

Add Check

Click Add Check. Any checks added will be shown below the entry area.

☐ Auto-Increment Check Number

Add Check

	Account Nickname	Check Number	Amount	Issued Date	Issued Payee
1	Checking 5507	54	\$1.00	06/06/2025	Jane Doe
2	Checking 5507	65	\$1.00	06/06/2025	jane doe
			Total: \$2.00		

Note: It is Important manual checks are uploaded before they are distributed to payees.

Void a Check

You have the option to void a check within Positive Pay. If you would like to cancel a previously issued check—whether due to the need for a replacement check, the payee losing the original check, or an error made during the information entry—you can void the check within the system. Please note that if a check is voided in the positive pay system and is subsequently presented for cashing, an exception will be generated. **Important to note that this action does not constitute a formal stop payment.**

1. Enter identifying check information to find check

Void a Check

Step 1. Enter check information.

Account Nickname: Operating 2257

Check Number:

Check Amount:

Issued Date:

Step 2. Click the "Find Matching Check" button to find the check.

Find Matching Check

Step 3. Verify the check that will be voided.

Step 4.

Void Check

Note: Void history is retained within the system for 90 days after an item has been voided.

2. Click find Matching check button, all checks matching the description will populate.

Step 2. Click the "Find Matching Check" button to find the check.

Find Matching Check

Step 3. Verify the check that will be voided.

Account Nickname	Check #	Check Amount	Issued Date
Operating 2257	652	1.00	6/6/2025

Step 4. Click the "Void Check" button to complete the void process.

Void Check

Note: Void history is retained within the system for 90 days after an item has been voided.

3. Check information will populate, confirm that this is the check you would like to void and press the void check button.

You will receive the following banner across the top of the screen when a check has been voided Successfully.



Check Search

Use the Check Search page to search for specific transactions.

Account Nickname

All Account Nicknames

Check Status

All

Check Number From

Check Number To

Date

Issued

Date From

Date To

Show additional options

Note: Transaction history is retained within the system for 90 days after an item has paid.

Search

ACH Transaction Search

Use the ACH Transaction Search page to review posted ACH transaction activity.

Account Nickname

All Account Nicknames

Date

Paid

Date From

06/05/2025

Date To

Debits or Credits

Both debits and credits

SEC Code

All SEC Codes

Show additional options

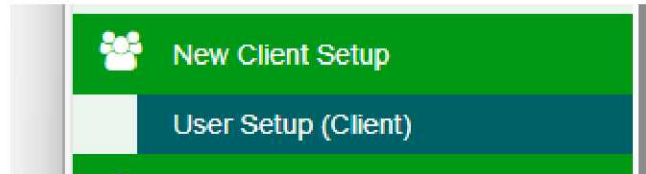
Note: Transaction history is retained within the system for 90 days after an item has paid.

Search

New Client Setup

User Setup (client)

We offer a comprehensive Senior Administration guide designed to assist you in the process of adding new users to Positive Pay. Detailed instructions can be found on pages 24 to 31 of our Cash Management Senior Administrator Guide.



Important note: Upon your initial login to your business online profile, you will find all of our guides conveniently located in the Quick Launch section on the right side of the screen.

Pay Or Transfer

Internal	Show ▼
ACH	Show ▼
ACH import	Show ▼
Wire	Show ▼
Wire import	Show ▼
Bill pay	Show ▼

Quick Launch



Business Online User Guides

Our team is always happy to answer questions about our Business Online Banking service, but if you prefer to seek answers in our User Guides, here's everything you'll need.

User Guide Links (.pdf files)

- [Getting Started Guide](#) 4 mb
- [Bill Payment Guide](#) 2.4 mb
- [Senior Admin Guide](#) (Business Online) 3.6 mb
- [ACH Origination Guide](#) (Cash Management) 2.7 mb
- [Remote Deposit Guide](#) (Cash Management) 2.8 mb
- [Senior Admin Guide](#) (Cash Management) 6.4 mb
- [Wire Transfer Guide](#) (Cash Management) 3.4 mb



- If you still need assistance, please feel free to contact our Customer Support at (413) 775-8150.
- You can also [contact us via email](#). We'll be happy to help!

Transaction Reports

Daily Checks Issued Summary

The Daily Checks Issued Summary report provides a straightforward overview of the number of checks issued each day and their total amounts. Users can customize the report to meet their specific requirements, including checks that are manually entered and those uploaded from an issued check file.

Daily Checks Issued Summary

Account Nickname

All Account Nicknames

Issued Date From

06/09/2025

Issued Date To

06/09/2025

Search

Exception Items

The Exception Items report enables users to create a report of items identified as exceptions. Users can optionally filter the items based on specific criteria, such as exception date, type (ACH, check, or both), pay/return decision, and return reason

Exception Items

Account Nickname

All Account Nicknames

Date

Paid

Date From

06/09/2025

Date To

Transaction Type

Both check and ACH exceptions

Check Number From

Check Number To

Decision

All Decisions

Reason

All Reasons

Show additional options

Note: Transaction history is retained within the system for 90 days after an item has paid.

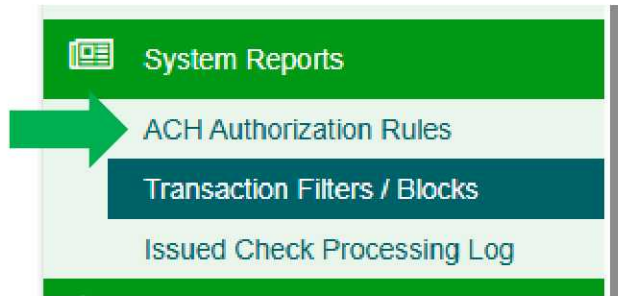
Search

Important Note: Transaction history is only retained within the system for 90 days after an Item has been paid.

System Reports

ACH Authorization rule

The ACH Authorization Rules Setup screen allows users to define the rules for pre-authorized ACH transactions for an account. These rules include details about the originating company, transaction type (debits and/or credits), and the maximum allowed amount. If an ACH transaction occurs, the rules will dictate whether a decision to pay or return the item is needed, or if an email alert will be sent about the activity.



1. To Add a new rule, you will need to click on the Blue Plus symbol



2. Select the account nickname.
3. Enter a brief description of the ACH Rule.
4. Enter the originating Company ID from the ACH file. If this field is left blank, the rule will apply to all Company IDs.
5. SEC Code -This field can be set to ALL to apply the rule to all Standard Entry Class (SEC) codes.
6. Select if you would like the rule to apply to Debits Ony, Credits only, or both.
7. Enter the max Allowable Amount .
8. Select save changes.

Add record

Account Nickname

Operating 2257

▼

Description

Company ID

SEC Code

ALL - All SEC Codes

▼

Notification Type

Create Exception

Debits or Credits

▼

Max Allowable Amount

Cancel

Save and Add More

Save Changes

After selecting Save Changes, you will be redirected to a page displaying a list of all rules you have created.

From this page, you can manage existing rules using the actions menu (three-dot icon) next to each rule. Available actions include:

- Edit – Modify the selected rule.
- Delete – Permanently remove the rule.
- View – Display the details of the rule in a read-only format

ACH Authorization Rules

Account Nickname	Description	Company ID	SEC Code	Debits or Credits	Max Allowable Amount	Notification Type	
Operating 2257	eversource	sdfsdfsd	ALL - All Stan...	Both DR and CR	\$5.00	Create Exception	⋮
Operating 2257	jane doe	jane doe b	ALL - All Stan...	Both DR and CR	\$5.00	Create Exception	⋮

Showing 2 results

1

View 10

ACH Authorization rules can also be created during Quick Exception Processing. From the Quick Exception Processing screen, select the ACH transaction for which you'd like to create a rule—just as you would when decisioning the item.

\$	Unauthorized ACH transaction	\$44.10
	OPERATING EXPENSES	

Select Add Rule



Add Rule



Pay



Return

1. Enter the description
2. Either leave the SEC code as it was automatically defined or use the dropdown to select "All SEC".
3. The company ID will be Auto Populated
4. Select Debits only, credits only, or Both Debits and credits
5. Enter the Max Allowable amount
6. Select save rule

Add ACH authorization rule

Description

SEC Code

All SEC codes

Company ID

Debits or Credits

Debits only

Max Allowable Amount

44,1

Cancel

Save rule

Support

Email or call our Cash Management Group at Greenfield Savings Bank with any questions at businessonline@greenfieldsavings.com or 413-775-8150.

Support is available during normal business hours.