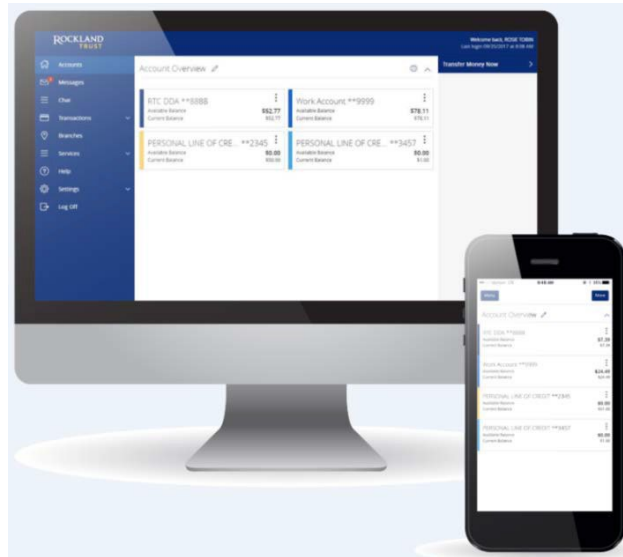


Positive Pay Getting Started

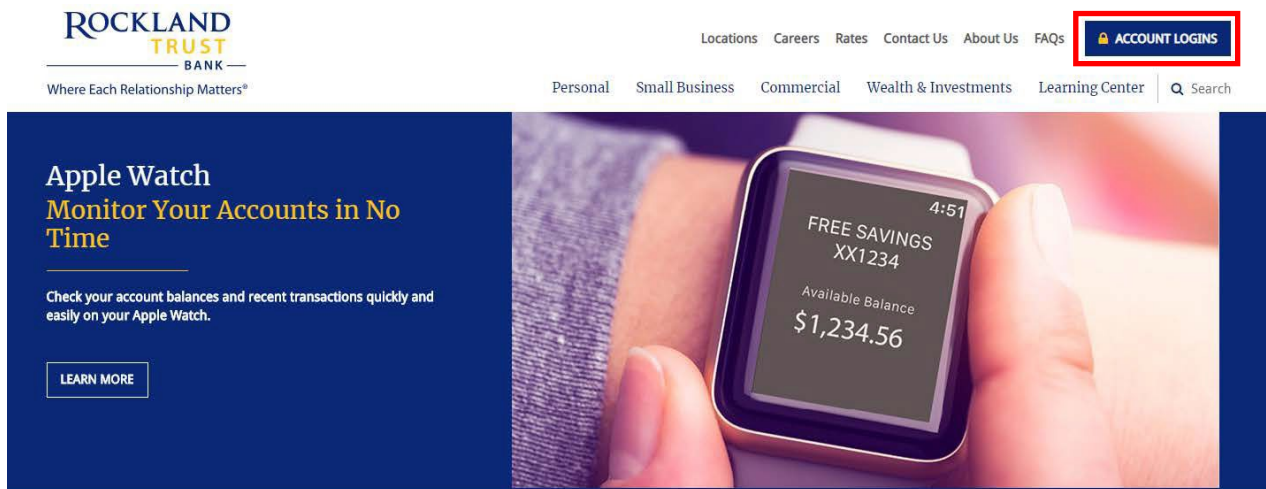


1. Accessing Positive Pay
2. Exceptions Processing
3. Submit Issued Check File
4. Add Check

Getting Started

Accessing Positive Pay

1. Go to RocklandTrust.com.
2. Log in to Online Banking.



3. Select Commercial from the left navigation bar.
4. Select Positive Pay.

The image shows the Rockland Trust Online Banking interface. A red arrow points to the "Commercial" link in the left navigation bar. The main content area displays the "Accounts" section, which includes a banner for "ARE YOU PLANNING ON TRAVELING?" and a table titled "ACCOUNT OVERVIEW".

TEST ACCOUNT **1234		TEST ACCOUNT **2468	
Available Balance	\$5,312.73	Available Balance	\$10,783
Current Balance	\$5,312.73	Current Balance	\$10,78

TEST ACCOUNT **3456		TEST ACCOUNT **5790	
Available Balance	\$14,733.72	Available Balance	\$411
Current Balance	\$14,733.72	Current Balance	\$41

TEST ACCOUNT **4567		TEST ACCOUNT **2222	
Available Balance	\$6,569.77	Available Balance	\$6,910
Current Balance	\$6,569.77	Current Balance	\$3.24

TEST ACCOUNT **5678		TEST ACCOUNT **2424	
Available Balance	\$18,588.35	Available Balance	\$29,068
Current Balance	\$18,588.35	Current Balance	\$29,068

You are now on the Positive Pay homepage, from here you can:

- Decision exception items
- Load an issued check file
- Add a single check

Positive Pay

Launch Advanced Options

ExceptionsAdd CheckSubmit Issued Check File

NOTE: Exceptions will be given a decision of Return if no decision has been made by 11:00 AM Eastern Time (US & Canada).

Accounts

All Accounts

Search PosPay Exceptions

Search

Status

Decision Needed

No Exceptions

Exceptions Hidden

Total Exceptions (1) \$1,080.00

Total Decided (1) \$1,080.00

Submit Decisions

In this guide, you will find instructions for the most commonly used Positive Pay features.

For additional assistance, reach out to your Treasury Management Officer, or email RTCCashManagement@RocklandTrust.com.

Exceptions Processing

Exceptions Processing

Use the Exceptions Processing page to manage exception item activity. You can make pay and return decisions on all items from this page. Use the following images and corresponding numbered descriptions to understand how to use the Exceptions Processing page.

The screenshot shows the 'Positive Pay' interface for processing exceptions. It includes a 'Launch Advanced Options' button, navigation links for 'Exceptions', 'Add Check', and 'Submit Issued Check File', and a note about decision deadlines. The main area is divided into a left sidebar with 'Accounts' and 'Status' filters, and a right pane showing details for a selected exception (\$128.00 Unauthorized ACH Transaction). At the bottom, there is a summary bar with 'Total Exceptions' and 'Total Decided' amounts, and a 'Submit Decisions' button.

Positive Pay Launch Advanced Options

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

NOTE: Exceptions will be given a decision of Return if no decision has been made by 11:00 AM Eastern Time (US & Canada).

Accounts Search PosPay Exceptions

All Accounts

Status

All

\$128.00 Unauthorized ACH ... ☒ Pay

\$1,596.53 Unauthorized ACH ... ☒ Pay

\$128.00 Unauthorized ACH Transaction

Account Name: ckg 4207 **Account Number:** ****4207

Paid Date: 11/10/2022 **SEC Code:** CCD

Description: Sample Business **Transaction Type:** Debit

Company ID: 123456789

Total Exceptions (2) \$1,724.53 Total Decided (2) \$1,724.53

- (Optional) Select an individual account to process exceptions for.
- Select the exception reason row in the Decisions Needed section to display each exceptions. Possible exception types are as follows:

Duplicate Paid Item – the item was previously paid.

Paid Not Issued – the item was never loaded into the system as an issued check

Previously Paid Item Posted – the item was previously paid.

Voided Item – the item was previously voided.

Unauthorized ACH Transaction – the item is an ACH transaction that was flagged as an exception by the ACH authorization rules defined for the account on the ACH Authorization Rules page.

***Note:** If you have a valid check posted against your account with a “mismatch” exception reason due to a discrepancy with the check number or dollar amount -

1. Mark the item as *Pay*
2. Email RTCPositivePay@RocklandTrust.com the following information:
 - Check #
 - Dollar amount
 - Brief description of issue (Ex: Please adjust check #, it should be #12345)

3. Select an individual transaction to display the following transaction details. The details depend on the type of transaction. The check image will be presented when possible.

Amount: The amount of the item that has been presented for payment.

Check #: Check number associated with the transaction.

Account Name: Type of account and last 4 of the account number.

Account Number: Masked account number.

Paid Date: Date transaction posted to the account.

SEC Code: SEC Code the transaction was originated with (PPD, CCD, CTX).

Rule Name: A description of the ACH rule.

Transaction Type: Debit or Credit.

Company ID: A unique number associated with the Originator.

Transaction Description: An optional description that can be used to validate ACH transaction data.

4. Click Pay or Return after reviewing each Exception.

If the exception is an ACH transaction, after clicking Pay, a button to Add an ACH

authorization rule will be available . Adding an ACH rule will reduce/eliminate future ACH transactions from creating an exception.

To create a rule:

1. Click Pay
2. Click Add ACH Rule
3. **Required:** Enter Client, Rule Name, Company ID, SEC Code & Max Allowable Amount
4. Select Debit or Credit
5. (Optional) Enter Transaction Description (Typically the Vendor Name)
6. Click Save Changes

The screenshot displays the 'ACH Authorization Rules' interface. At the top, there is a 'Client search' dropdown and the title 'ACH Authorization Rules'. Below this is the 'Add record' section, which contains several input fields arranged in two columns. The left column includes 'Client' (with a 'Client search' dropdown), 'Company ID', 'Debits or Credits' (a dropdown menu), and 'Transaction Description'. The right column includes 'Rule Name', 'SEC Code' (with a dropdown menu showing 'ALL - All SEC Codes'), and 'Max Allowable Amount'. At the bottom right of the form, there are three buttons: 'Cancel', 'Save and Add More', and a blue 'Save Changes' button.

Once all exceptions have been reviewed and marked pay or return, Total Decisioned # and amount should match Total Exceptions.

5. Click Submit Decisions.

Submit Issued Check File

Submit Issued Check File

The Submit Issued Check File screen is used to upload issued check files.

The screenshot shows the 'Positive Pay' interface for submitting issued check files. It includes a 'Launch Advanced Options' button, a 'Submit Issued Check File' button, and a 'File Mapping Type' dropdown menu. A 'Choose File' button is next to the dropdown. A 'Process File' button is at the bottom right. Callouts provide instructions: 'The File Mapping Type represents the file format that has been defined for your issued check file.', 'Select a file to process: Enter a file path and name, or browse to the location of the issued check file', and 'Click Process File to upload the file to the Bank'.

Once a file is uploaded and processed, a window will be displayed indicating the processing status. The following is a list of the possible 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.

Add Check

Add Check

The Add Check screen is used if a check was manually written or was otherwise not included in the electronic issued check file that was submitted. ***Payee is a required field for customers using Payee Match.***

Positive Pay

Launch Advanced Options

Exceptions **Add Check** Submit Issued Check File

Amount	Payee (optional)	Account
<div>\$0.00</div>	<div></div>	<div>ABC-1234</div>
Issue Date	Check Number	<input type="checkbox"/> Auto Increment
<div>11/15/2022</div>	<div></div>	

Add Check

Amount: The amount of the check.

Issued Payee: The issued payee name for this check. If on Payee Match, you are required to input the payee name.

Account: The Client/Account ID is the nickname or description that identifies this account.

Issued Date: The issued date for this check.

Check Number: The check number of this item.

Auto-Increment Check Number: Checking this box will increment the check number by one after each check submission.