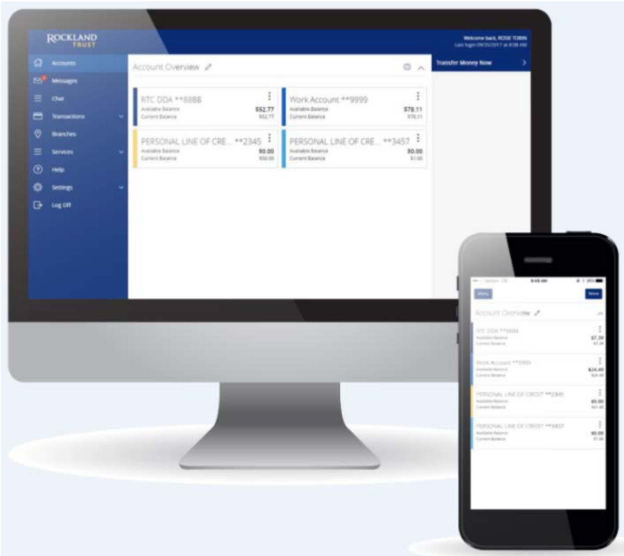
Positive Pay

Getting Started

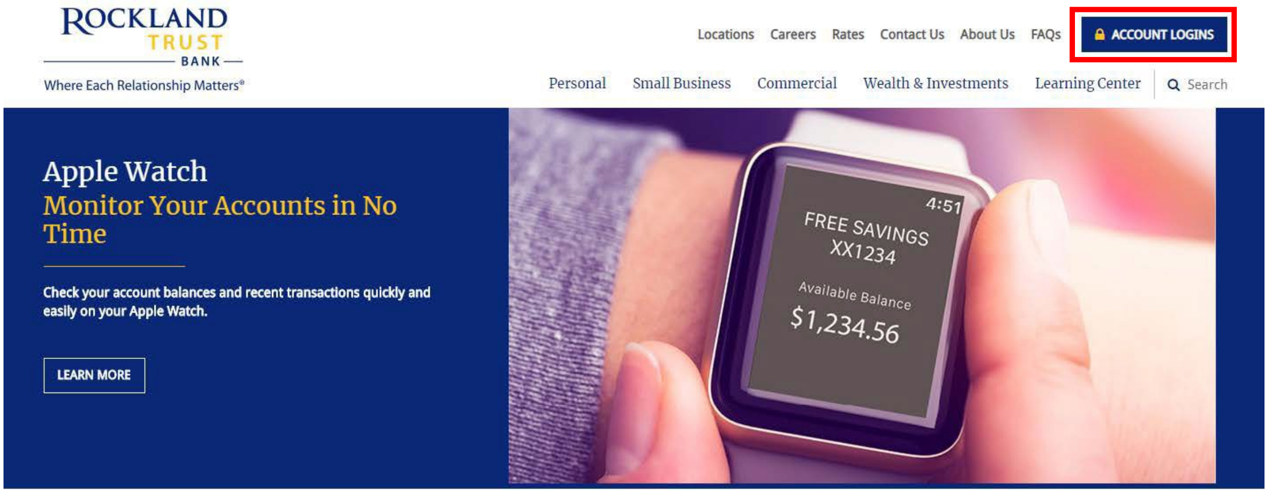


1. Accessing Positive Pay
2. Exceptions Processing
3. Submit Issued Check File
4. Add Check

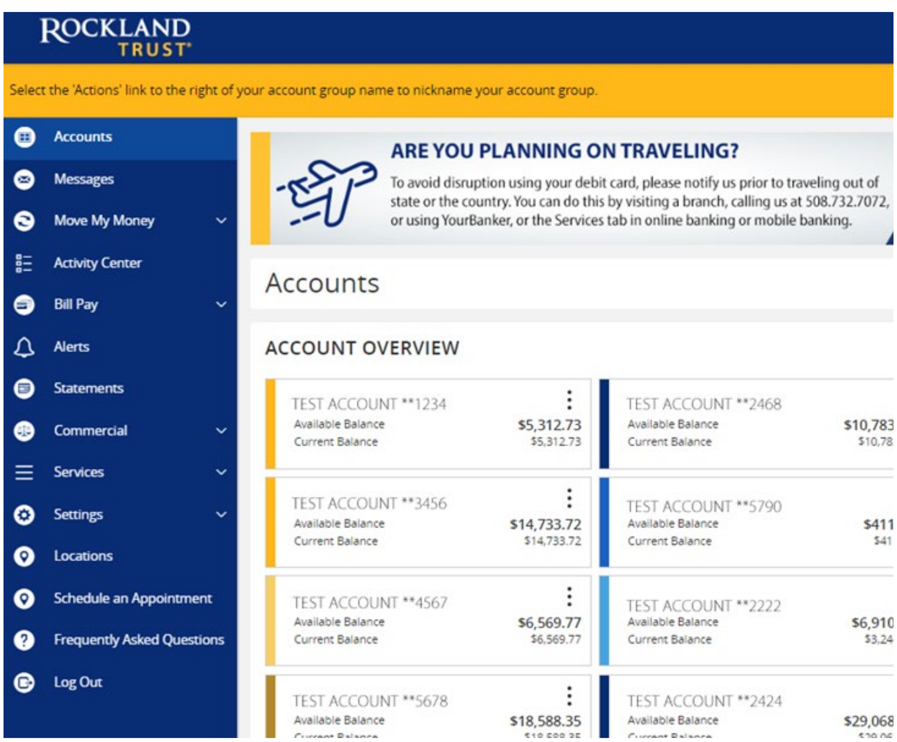
Getting Started

Accessing Positive Pay

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

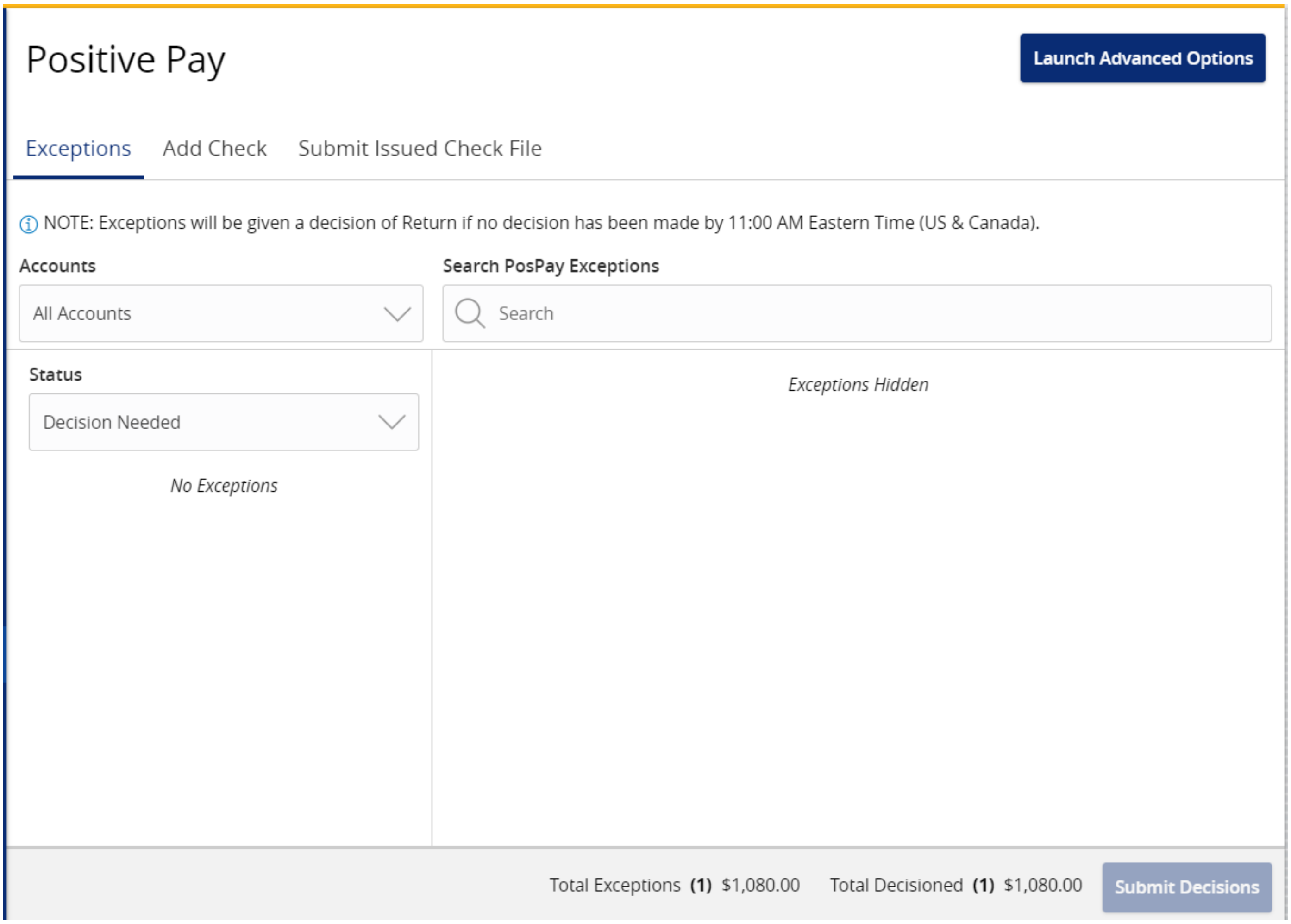


3. Select Commercial from the left navigation bar.
4. Select Positive Pay.



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

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

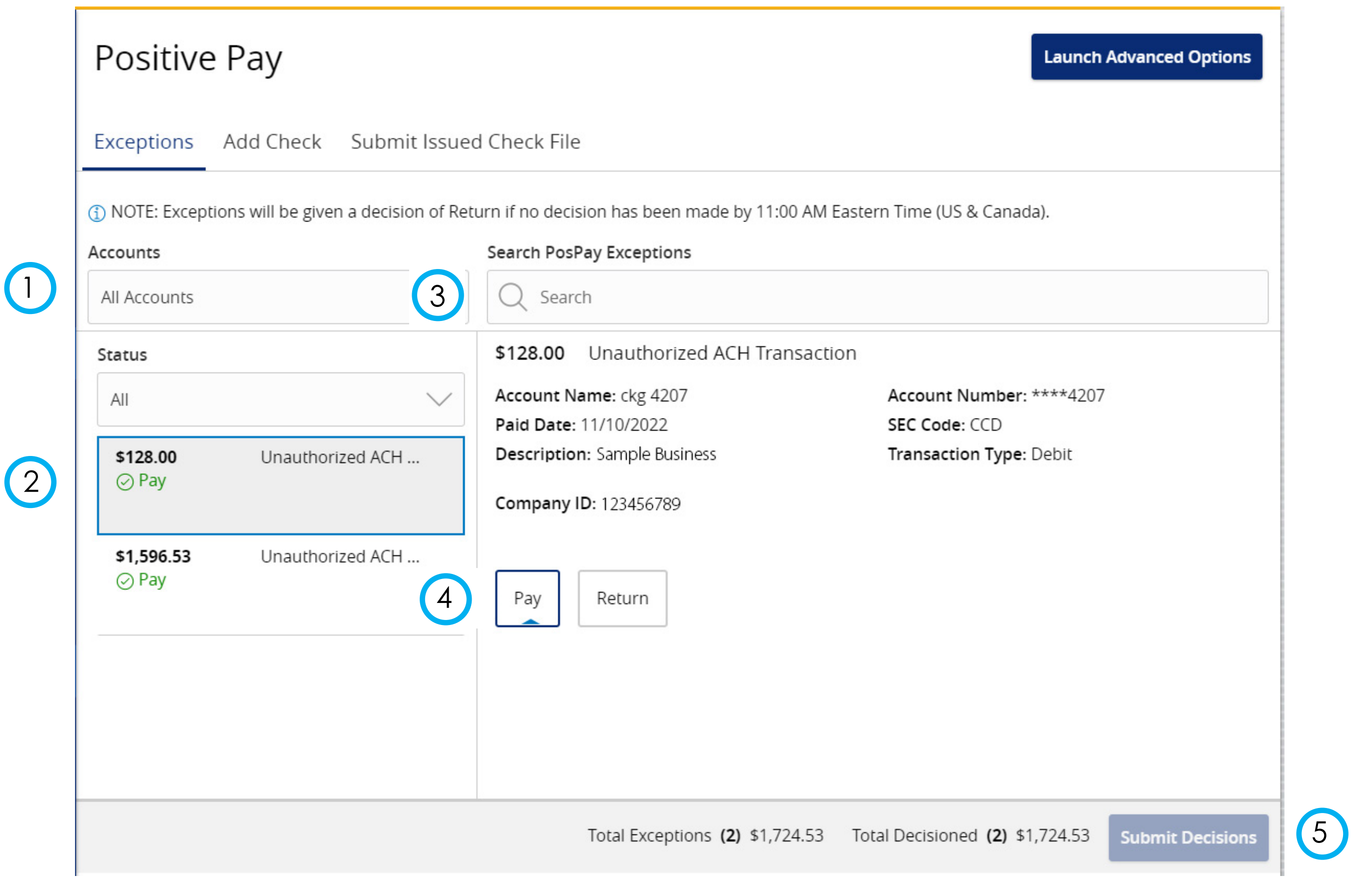


In this guide, you will find instructions for the most commonly used Positive Pay features.

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

Exceptions Processing

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.



1. (Optional) Select an individual account to process exceptions for.

2. 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.

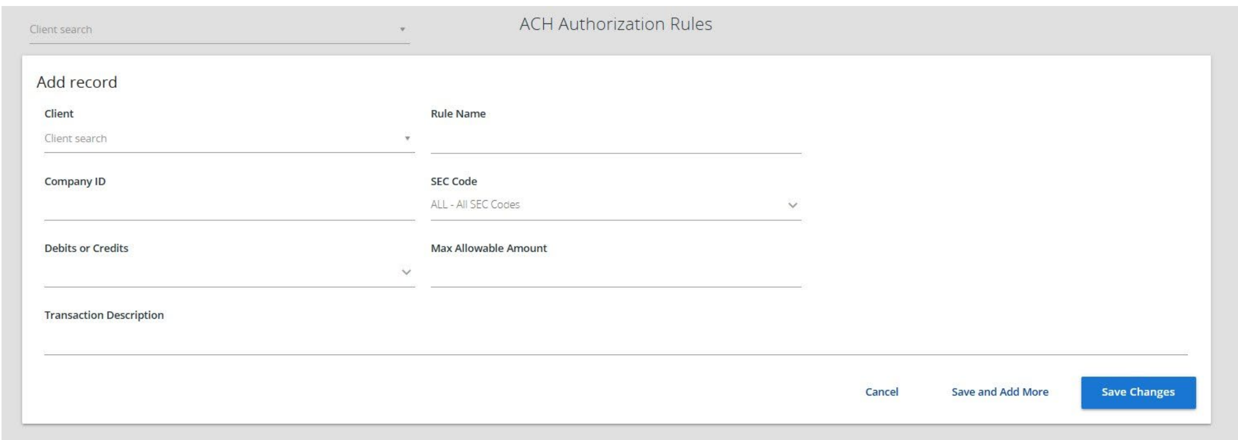
Transaction Description: An optional description that can be used to validate ACH transaction data.

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



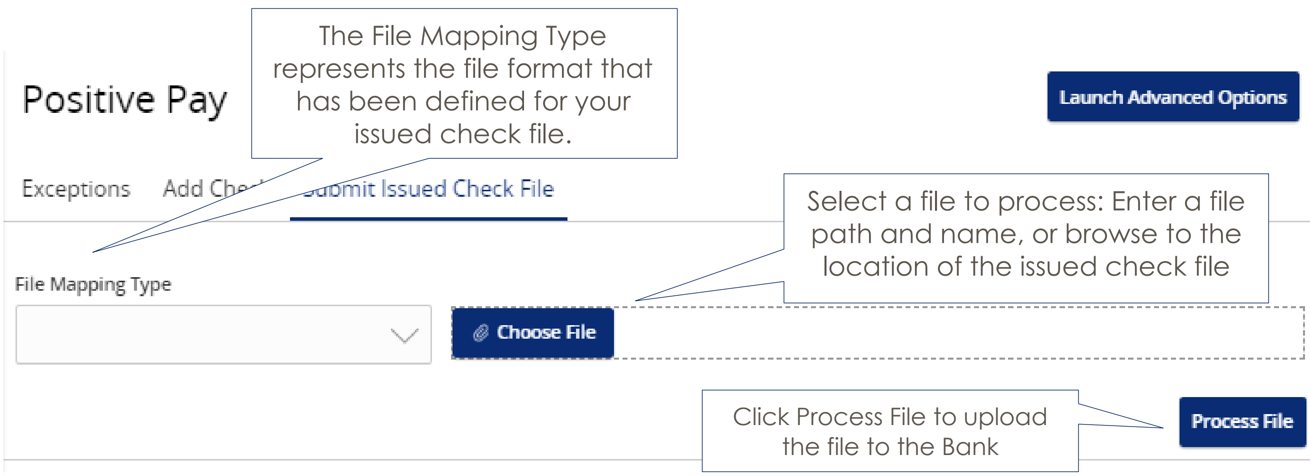
Once all exceptions have been reviewed and marked pay or return, Total Decisioned # and amount should match Total Exceptions.

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.



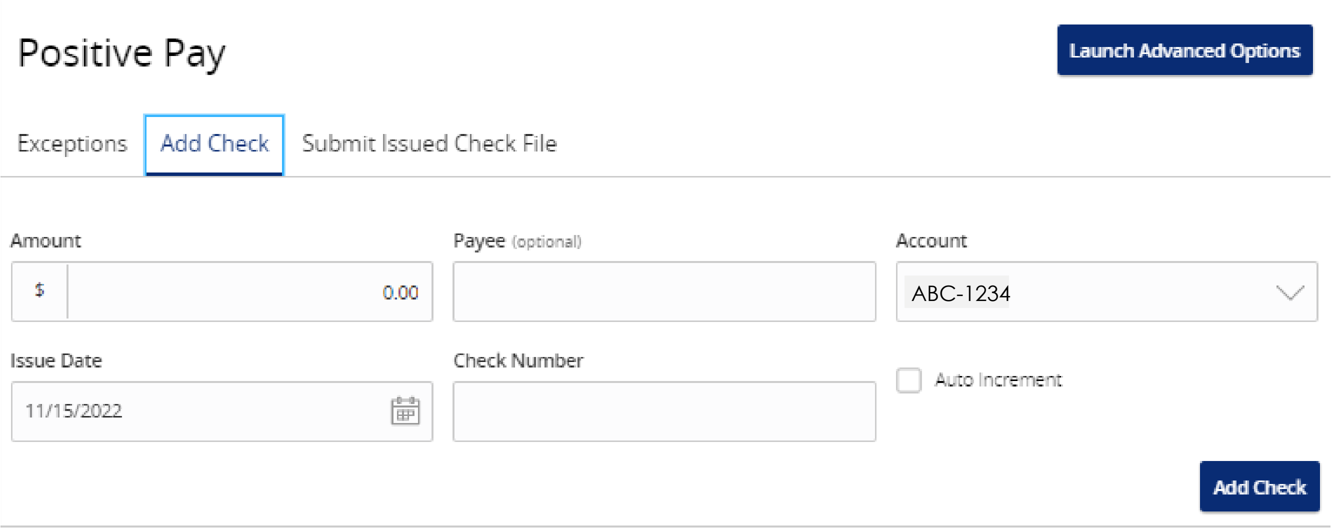
Once a file is uploaded and processed, a window will be displayed indicating the processing status. The following is a list of the possible processing statuses:

- <u>Unprocessed</u>: The file has been uploaded, but has not yet been processed.
- <u>Processed</u>: The file was processed successfully.
- <u>Processed with Exceptions</u>: The file was processed successfully, but duplicate checks were not loaded.
- <u>Rejected</u>: 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.***



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.