Positive Pay User Guide

ROCKLAND TRUST BANK

Positive Pay Basics

Actions Required
To prevent our Positive Pay Exception email notifications from being filtered by your spam software, add Customer.Service@RocklandTrust.com to your trusted list of senders, contacts, or address book. We encourage you to consult with your IT department for instructions on how to add our email address and domain to your safe sender list. Any SMS Exception messages will be sent directly from: 86434.

Exception Items
Items may be reported as exceptions if the bank detects a difference between the information contained in your issued check file and the information on the presented check. For example, if the amount reported on your issued check file differs from the amount of the check that was presented for payment, the check will be flagged as an exception, and your review will be required to allow processing or denial of the check. Any exceptions that fall on a non-business day may be addressed the following business day.

Deadlines
Positive Pay reports must be reviewed daily to detect and prevent possible fraudulent items from posting to the account. Windows of return are short and must be adhered to. The cutoff time to make a decision on Positive Pay exceptions is 12:00 PM ET. Decisions not made by the cutoff will default to the Master Decision as indicated in your Positive Pay Service Order.

Federal Holidays
If your business is closed before or after a federal holiday, it is your responsibility to take action and decision any Positive Pay exception items. Decisions not made by the cutoff will default to the Master Decision as indicated in your Positive Pay Service Order.

Check Stock Requirements
Please refer to the Positive Pay Payee Match User Guide.

File Format for Check Positive Pay
Please refer to the Positive Pay File Format User Guide.

Payee Match Requirements

Please refer to Positive Pay Payee Match User Guide.

User Access

It is recommended that all accounts have **at least two people** with access to decision an item in Positive Pay. This avoids interruption in the daily review process should one person take vacation or be out on leave. Suspending Positive Pay during vacation is NOT recommended.

Check Issuance and Timing

To avoid any issues with your payees cashing or depositing checks, check issued files must be uploaded or entered **BEFORE releasing** checks to the payees. If a payee wishes to cash a check at one of our local branches on the same business day that the checks are released, it is imperative that the bank receives the issued check file, prior, to ensure the payee is not denied at the branch.

User Navigation

User Navigation – Quick Launch for Positive Pay

1. Access RocklandTrust.com
2. Click Account Logins
3. Click Business Banking
4. Enter Credentials and Login
5. Select Commercial from the left navigation bar
6. Select Positive Pay

Once on the Positive Pay homepage, you can decision exception items, upload an issued check file, add a single check and more.

User Navigation – Access Exceptions, Reporting & More

1. Access RocklandTrust.com
2. Click Account Logins
3. Click Business Banking
4. Enter Credentials and Login
5. Select Commercial from the left navigation bar
6. Select Transaction Monitoring

Once on the Transaction Monitoring homepage, you can decision exception items, add ACH rules, Search for Checks and ACH entries, review transaction reports and more.

User Navigation – Mobile Banking

1. Download the Rockland Trust Mobile Banking app from the Apple App Store or Google Play Store
2. Log in to Business Online Banking
3. Select Commercial within the left navigation bar
4. Select Positive Pay

Processing Exceptions:

- Exceptions can be viewed under Decision Needed
- Remember to always Save decisions

User Navigation – Mobile Banking (continued)

Adding a Check:

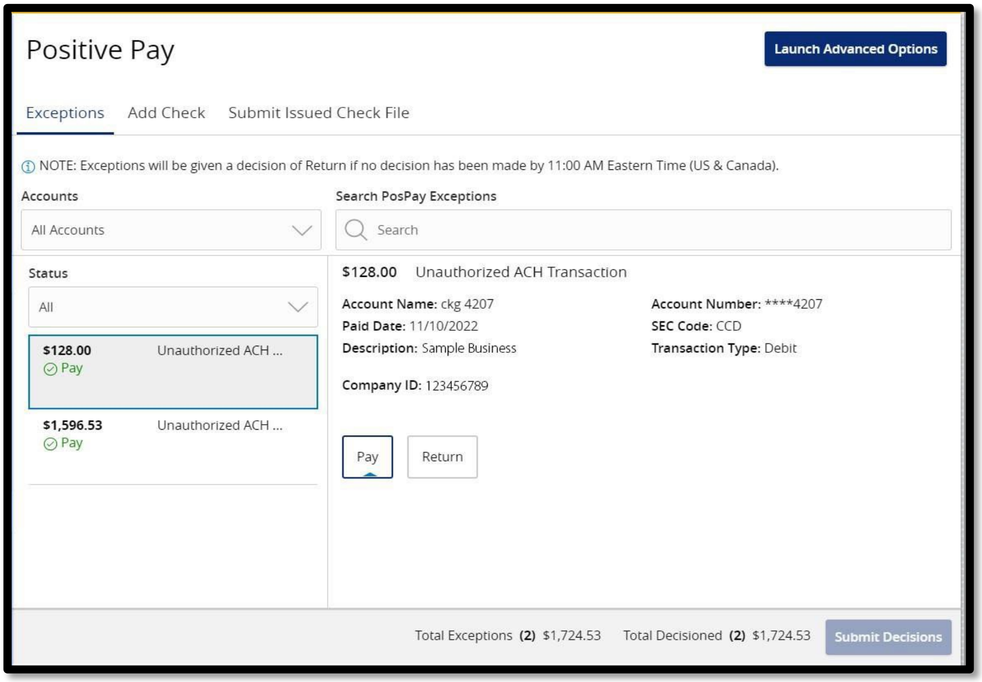
To upload a single check entry:

1. Navigate to Add Check screen
2. Enter Amount> Payee>Account>Issue date and Check number
3. Click Add Check

Quick Exception Processing

The Positive Pay Exception Screen is an efficient method of managing exception item activity. Pay and return decisions can be made on all items via a single screen.

1. Select the account you'd like to process exceptions for
   ➔ **THIS WILL NEED TO BE DONE FOR EACH ACCOUNT ON POSITIVE PAY**
2. Select the exception reason



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.

Exception Type: The reason the item is on the exception list. Exception types are:

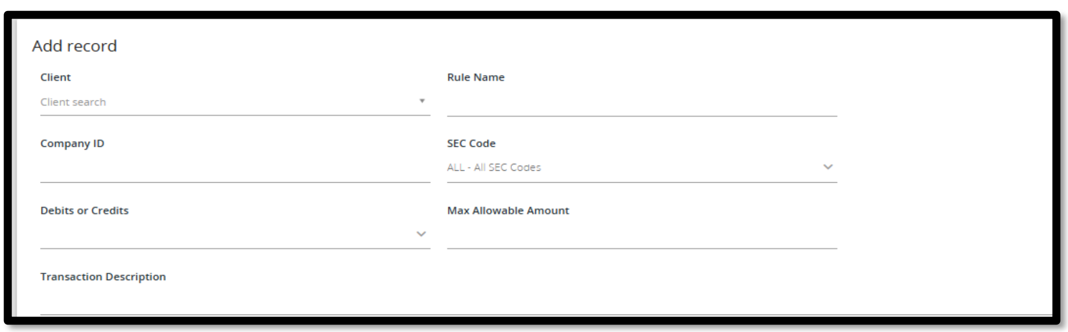
- Amount Mismatch
- Check Number is Zero
- Duplicate Paid Item/Amount Mismatch
- Duplicate Paid Item
- Payee Match Additional Name
- Payee Match Over Amount Limit
- Payee Name Mismatch
- Previously Paid Item Posted
- Stale Dated Item (180 days)
- Unauthorized ACH Transaction
- Voided Item

ACH Authorization Rules

The ACH Authorization Rules Setup screen is used to define all the pre-authorized ACH transaction rules for an account. An ACH Authorization Rule can include the originating company, standard entry class, transaction type (debits and/or credits), and maximum authorized dollar amount. If an unauthorized ACH item is posted to an account, the rules determine whether the item requires a pay/return decision or if the client should simply be alerted via email that unauthorized activity has occurred.

Creating an ACH Authorization Rule:

1. Commercial>Transaction Monitoring> System Reports > ACH Authorization Rules
2. Expand the Decisioned section by clicking on the three dots (ellipsis)
3. Select the transaction from which to create a new rule
4. Select Add Rule ()
5. Enter the Description for the new rule:
   - Rule Name (actual name of transaction)
   - Company ID
   - SEC Code
   - Debits Only
   - Max Allowable Amount
6. Save the changes



Modifying an ACH Authorization Rule:

1. Commercial>Transaction Monitoring>System Reports > ACH Authorization Rules
2. Expand the Decisioned section by clicking on the three dots (ellipsis)
3. Select the transaction to create, edit, or modify the rule
4. Save the changes

Deleting an ACH Authorization Rule:

1. Commercial>Transaction Monitoring>System Reports > ACH Authorization Rules
2. Expand the Decisioned section by clicking on the three stacked dots (ellipsis)
3. Select the transaction to delete the rule
4. Save the changes

Managing Mismatched Exceptions

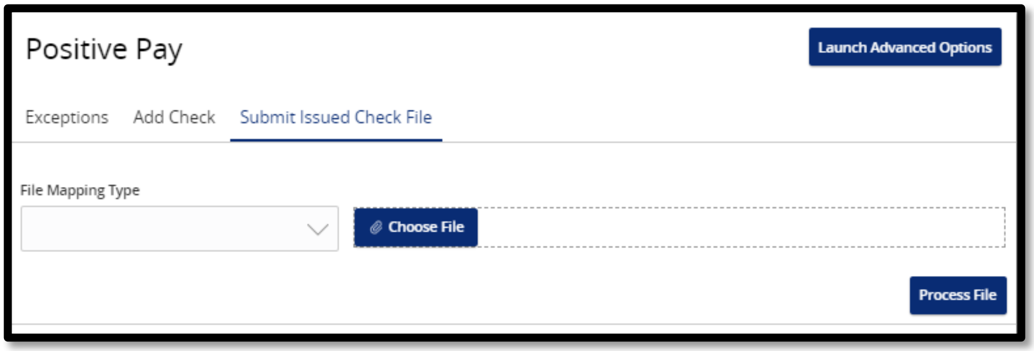
If you have a valid check posted against your account with a mismatch exception reason due to a discrepancy with the check number or dollar amount.

1. Mark the item as Pay
2. Email RTCPositivePay@RocklandTrust.com the following information:
   - Name of account and last three of the account number
   - Check number
   - Dollar amount
   - Brief description of check to correct

Managing Check Files

Submit Issued Check Files

Clients use the Submit Issued Check File tab to upload issued check files to the Bank.



Once a file is uploaded and processed, a window will be displayed indicating the processing status. If the file has not been processed within 30 seconds, a message will display informing you that an email will be sent indicating the file's processing status.

The file processing status can also be checked online using the Issued Check File Processing Log screen. To access this, go to:

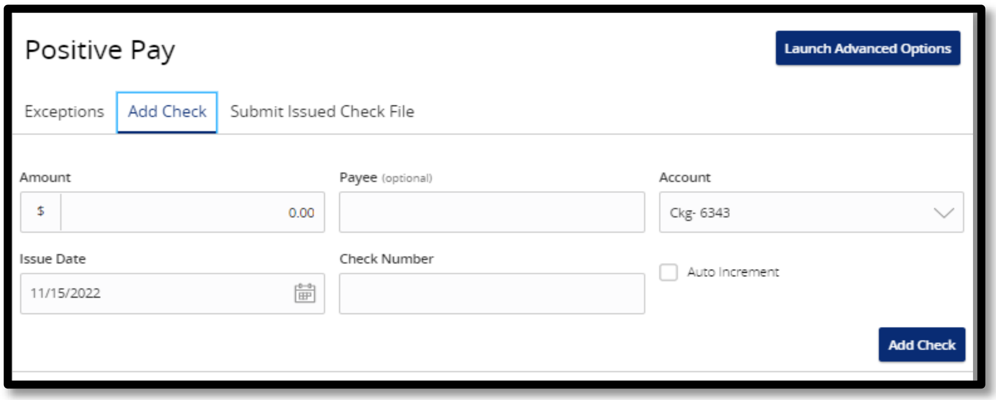
Commercial>Transaction Monitoring>System Reports>Issued Check File Processing Log screen

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:** If a 'Processed with Exceptions' status is received after file upload, click on the 'Processed with Exceptions' link to view details of what the error may be. Most cases, it is for duplicate issued items.
- **Rejected:** The file was rejected due to one of the following reasons:
    - A mismatch between the number of items/amounts entered on the screen and the number of items/amounts contained in the file.
    - The file format did not match the format selected.

Add New Issued Check

The Add Check tab is used if a check was manually written or was otherwise not included in the electronic issued check file that was previously submitted to the Bank. Any checks entered on this screen in one setting will be displayed below.



Void a Check

The Void Check screen within the Positive Pay system is used to void an issued check on the client's account. To access this screen, go to:

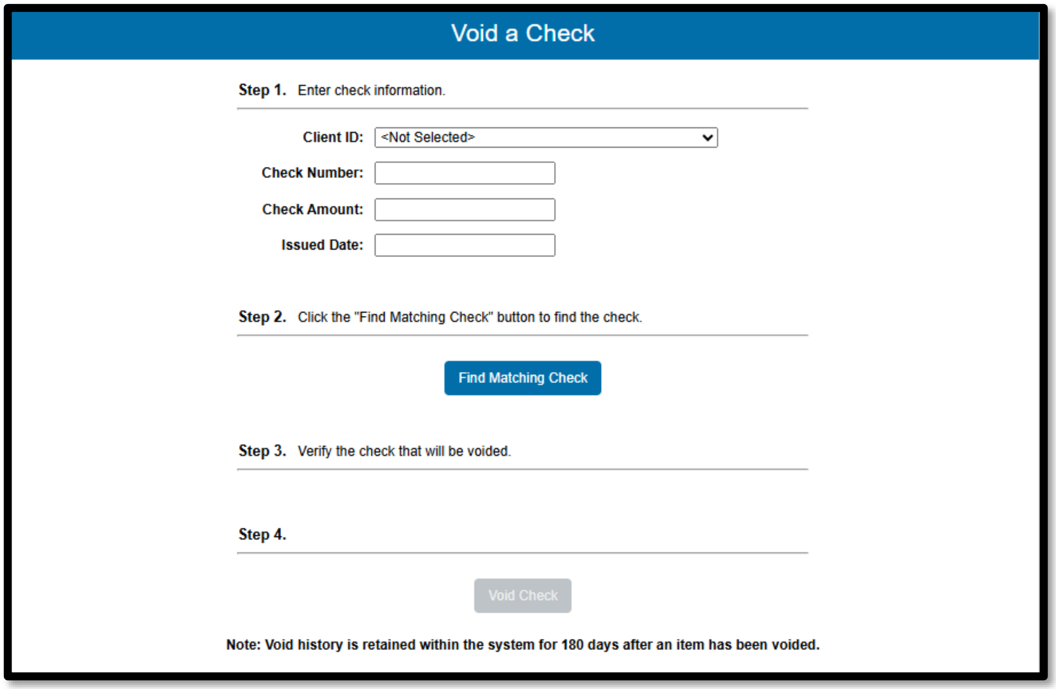
Commercial>Transaction Monitoring>Transaction Processing>Void a Check

1. Enter Check Number
2. Enter Check Amount
3. Enter Issued Date
4. Click find matching check
5. Verify the check that will be voided
6. Click Void Check

NOTE: The above will only void a check within the Positive Pay system. You will also need to place a Stop Payment within the online banking system.

To access this screen, go to: **Services>Stop Payment >Checks**

Void a Check (continued)



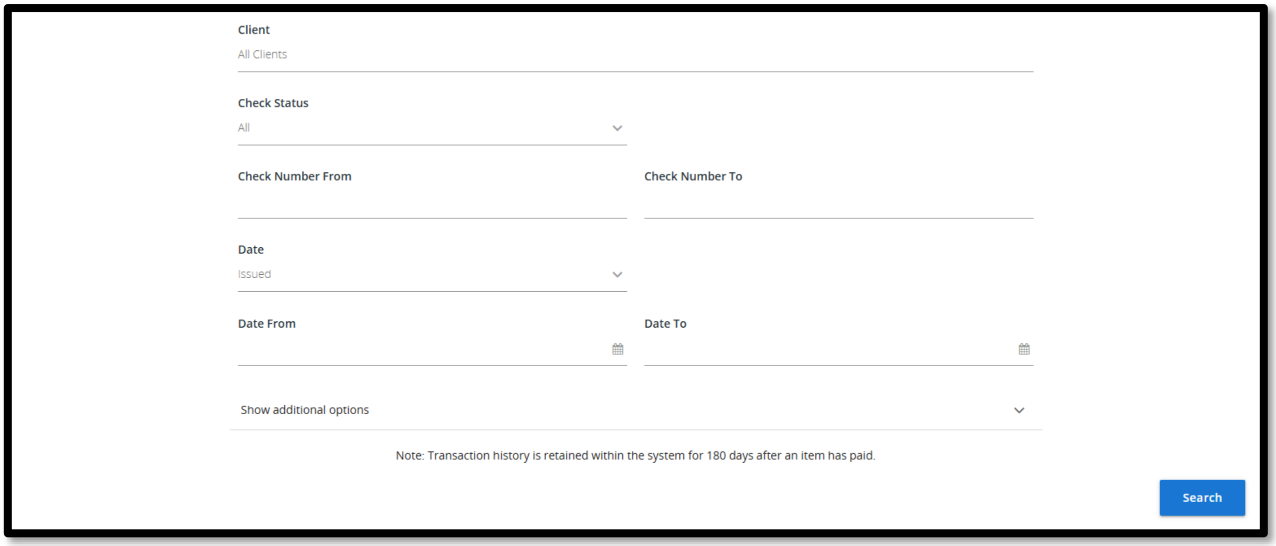
Transaction Searches & Extracts

Check Search

The Check Search screen is used to search for specific transactions using the selected criteria. To access this screen, go to:

Commercial>Transaction Monitoring>Transaction Processing>Check Search

1. Enter Check Status
2. Enter Check Number From
3. Enter Check Number To
4. **Date:** Select the date criteria being used to search, such as date Paid or Issued
5. Enter Date From
6. Enter Date To
7. **Show Additional Options:** The Check Search results will display all the check details, including Amount, Issued Payee, Issues Date, Paid Date and Current Status
    - Click the three dots (ellipsis) to the right to view an image of a cleared check
8. Click Search



ACH Transaction Search

The ACH Transaction Search page can be used to review posted ACH transaction activity. Only transactions with valid ACH SEC codes appear in this report.

To access this screen, go to:

Commercial>Transaction Monitoring>Transaction Processing>ACH Transaction Search

- **Decision:** To search for exceptions based upon the pay/return decision, select a decision from the list.
- **Reason:** To search for exceptions based upon the reason that was selected, select a reason from the list.

Transaction Extracts

The Transaction Extract page provides the client with an electronic file of paid checks to process within another system. Once complete, the file and report are automatically displayed at the bottom of the page. To save an extract file to a local workstation or network drive, select the File/Save menu option while viewing the file, or right click View File and select Save Target As.

To access this screen, go to:

Commercial>Transaction Monitoring>Transaction Processing> Transaction Extracts

Transaction Reporting

Transaction reports are automatically provided at no additional cost.

Payee Match Report

The Payee Match Report page generates an online report using dynamic selection criteria. Select items by issued date, paid date, check number or issued payee name. Checks cleared display a 'Confidence Level' that the payee match process returned for this check. The confidence level will show as blank if there was no image found during the payee match process. Items clearing with incorrect check numbers or amount will not have a Confidence Score or are checked for Payee Match. Clients will be presented with these items to decision.

To access this screen, go to:
Commercial>Transaction Monitoring>Transaction Reports>Payee Match Report

Daily Issued Checks Summary Report

The Daily Issued Checks Summary Report is an effortless way to see how many checks were issued on any given day and their totals. The dynamic selection criterion allows the user to fine tune the report to their specific needs. This includes both manually loaded checks and checks uploaded through an issued check file.

To access this screen, go to:
Commercial>Transaction Monitoring>Transaction Reports>Daily Checks Issues Summary

Exception Items Report

The Exception Items Report filter allows the user to generate a report of items that were flagged as exception items. Optionally select items that meet specific criteria. Criteria can include Exception Date, Exception Type, pay/return decision and/or return reason.

To access this screen, go to:
Commercial>Transaction Monitoring>Transaction Reports>Exception Items Report

Reconciliation Reporting

If you are interested in additional reconciliation reporting, please contact your existing Treasury Management Relationship Officer. Additional fees may apply.

Account Reconciliation Summary

The Account Reconciliation Summary is used to assist in balancing online account balances with a customer statement. The report displays an activity summary with newly issued checks, paid checks, stopped checks, voided checks, ACH debits and credits, miscellaneous debits and credits, deposits, service charges, paid interest, and taxes/withholding. The report also provides a total of outstanding checks and the check register balance as of reconciliation date. The beginning date of the reconciliation period is based upon the last reconciliation performed on the account. The first time an account is reconciled, all activity up until the Reconcile Through Date will be included.

To access this screen, go to:
Commercial>Transaction Monitoring>Transaction Reports>Account Reconciliation Summary

Check Reconciliation Summary

The Check Reconciliation Summary is used to assist in balancing online account balances with a customer statement. The report displays an activity summary of newly issued checks, paid checks, and stopped/voided checks. The report also provides a total of outstanding checks as of the reconciliation date. The beginning date of the reconciliation period is based upon the last reconciliation performed on the account. The first time an account is reconciled, all activity in the system up through the Reconcile Through Date included.

To access this screen, go to:
Commercial>Transaction Monitoring>Transaction Reports>Check Reconciliation Summary

Deposit Reconciliation Summary

Clients use the Deposit Reconciliation Summary report to verify deposits made to an account. This report allows the client to reconcile a full list of all deposits on an account or to reconcile deposits for each location separately.

To access this screen, go to:

Commercial>Transaction Monitoring>Transaction Reports>Deposit Reconciliation Summary

Positive Pay Support

For Technical Support, Contact:

Treasury Operations Department
Monday – Friday:
8:00AM – 5:00PM ET

Telephone: 508.732.7063
Email: TreasuryOperations@RocklandTrust.com

For Mismatched Check Numbers or Amounts, Contact:

eBanking Department
Monday – Friday:
8:00AM – 5:00PM ET

Telephone: 508.732.3414
Email: RTCPositivePay@RocklandTrust.com