

Positive Pay Tips

How to Review or Decision Exceptions Items:

Option 1. Commercial > Transaction Monitoring > Quick Exception Processing

Option 2. Commercial > Positive Pay > Decisions Needed

Important: Always make sure to review the item and select Pay or Return.

Exceptions **MUST** be decisioned each business day by 12:00 p.m. – exception items not decisioned by that time will be returned, unless otherwise noted in your service order.

What Caused the Exception?	How to Process
A Fraudulent Item	Return item, under Reason select Fraudulent
An Unauthorized ACH	- Review item carefully, if valid select Pay - Create an ACH Rule, if applicable - Creating an ACH Rule: - To set an ACH Rule to allow future ACH debits from this company: - Click on Add Rule - Fill in the description with the Company Name; Class Entry Code will prefill - Edit Max Allowable Amount as needed - Save Rule <i>*Note: Setting an ACH Rule will not make the decision for the initial exception</i> - If not authorized, select Return - Under Reason select Unauthorized
Paid Not Issued	- Review the item carefully, if valid select Pay - If not authorized, select Return and Reason
Mismatch/Duplicate Item Paid	- Review the item carefully, if valid select Pay - Email RTCPositivePay@RocklandTrust.com the last four digits of the account number, along with the check details to be corrected - If not authorized, select Return and Reason
Error During a Check File Upload	- If a file is uploaded incorrectly, notify your Treasury Management Officer the same day - If the error is found after the day that the file was uploaded, manual updates will be required

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Common Questions:

Question	Answer
Can I make Decisions remotely?	• Yes! Download the Rockland Trust Mobile Application with integrated Positive Pay access
How can I begin receiving email and text notifications?	• Contact your Treasury Management Officer to opt in to text and/or email notifications regarding Exception items
At what time are exception notifications sent?	• Users will receive a notification at or before 8:00 a.m. • If Exception items have not been decided by 10:00 a.m., a reminder notification will be sent <i>*Note: Exception items not decided by 12 p.m. will be returned, unless otherwise noted in your service order.</i>

For more information, contact:

or email RTCCashManagement@RocklandTrust.com

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