

Check Positive Pay

User Guide

WINTRUST[®]
TREASURY MANAGEMENT

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Check Issue File Definitions

Create a File Definition

1. Click **Account Services > Positive Pay**.
2. Click **Import Issues > Add a file definition** link.
3. Select or fill in the **Description** fields:
 - a. **Definition Name** – Up to 20 alphanumeric characters.
 - b. **Description** – Up to 20 alphanumeric characters.
 - c. **File Type** – Select Delimited or Fixed. 
4. Click **Next** to select the **Characteristics** options:
 - a. **Field delimiter** – Only available when using Delimited file types.
 - i. **Comma (,)** – Most common in files created in Excel and saved as a .CSV (Comma Separated Value), but may also be seen in files using Notepad.
 - ii. **Dash (-), Semi-colon (;), Tab** – Additional options when a file is generated using Notepad.
 - b. **Text qualifier** – Only available when using Delimited file types.
 - i. **Double Quote (“)** – Most common in files created in Excel and saved as a .CSV (Comma Separated Value), but may also be seen in files using Notepad.
 - ii. **Single Quote (‘), None** – Additional options when a file is generated using Notepad.
 - c. **Amount format** – Select the format used within your file.
 - d. **Date format** – Drop down and select the format used within your file.
5. Click **Next** to select **Default Field Values (Optional)** – Drop down and select values if your file does not already include these.
 - a. **ABA/TRC** – Bank Routing Number
 - b. **Account** – Your account number
 - c. **Issue Type** – If your file does not include a field that indicates between Issue/Void. Issue should be the default.
 - d. **Issue Action** – If your file does not include a field that indicates between Add/Delete. Add should be the default.
6. Click **Next** to fill in the **Field Properties**.
 - a. **Position Number**
 - i. If using a Delimited file – the numeric order of the fields as they appear in the file. For example, if using a .CSV file, Column A = Position 1, Column B = Position 2, etc.
 - ii. If using a Fixed file –
 1. The first **position** field is the character number in which the field begins in the file.
 2. The second **position** field is the last character in which the field ends in the file. For example, if your Issue Date is in the MMDDYYYY format and starts in Position 1, your second position will be 8.
7. Click **Complete** then click **Add file definition**.



Edit or Delete a File Definition

1. Click **Account Services > Positive Pay**.
2. Click **Import Issues** and click the **Name** link for the definition you want to Edit or Delete.
3. Click the icon for what you'd like to do.
 - a. **Edit** – Description, Characteristics, Default Field Values, or Field Properties to change the information as needed. Click **Save changes** when done.
 - b. **Delete** – next to the Description heading to delete. Click **Delete** on the next page.

Enter/Update Issues

Enter Issues Manually

1. Click **Account Services > Positive Pay**. Click **Enter Issues**.
2. Select an **Account** from the drop down.
3. Select or fill in the **Item Details**.
 - a. Check number
 - b. Amount
 - c. Issue date
 - d. Issue type
 - e. Payee – required if using payee match
4. If entering a sequence of checks, select the **Sequential Entry** checkbox.
5. Click **Continue**.
 - a. If the **Sequential Entry** checkbox was marked, the account will be selected and the check number will update to the next incremental check number. For instance if you entered check number 1001 initially, it will prefill with 1002.
 - b. If entering sequential check issues, continue checking the Sequential Entry checkbox until all items have been added.
 - c. Click **Continue** once done.
6. Verify the information and perform one of the following actions:
 - a. Click the **Submit For Approval** link or button to submit the request for approval by another user.
 - b. Click the **Add Issue** to add right away.

Edit or Delete a File Definition

1. Click **Account Services > Positive Pay**.
2. Click **Import Issues**. And click the Name link for the definition you want to Edit or Delete
3. Click the icon for what you'd like to do.
4. **Edit** (✎) – Description, Characteristics, Default Field Values, Field Properties to change the information as needed. Click **Save changes** when done.
5. **Delete** (✕) – next to the Description heading to delete. Click **Delete** on the next page.

Enter/Update Issues/Voids

Enter Issues/Voids Manually

1. Click **Account Services > Positive Pay**. Click **Enter Issues/Voids**.
2. Select an Entry Type from the dropdown.
 - a. Issue
 - b. Void
3. Select an **Account** from the dropdown.
4. Select or fill in the **Item Details**.
 - a. Check number
 - b. Amount
 - c. Issued date
 - d. Issue type
 - e. Payee – required if using payee match
5. If entering a sequence of checks, select the **Sequential Entry** checkbox.
6. Click **Continue**.
 - a. If the **Sequential Entry** checkbox was marked, the account will be selected and the check number will update to the next incremental check number. For instance if you entered check number 1001 initially, it will prefill with 1002.
 - b. If entering sequential check issues, continue checking the Sequential Entry checkbox until all items have been added.
 - c. Click **Continue** once done.
7. Verify the information and click the
 - a. **Submit for approval**
 - b. **Add Issues** to add right away.

Approve Check Issues

1. Click the Approvals button in the upper right corner on any page.
2. Depending on how the issues were entered, select one of the following options:
 - a. Issues/Void – If the check(s) were entered manually
 - b. Files – If the check(s) were imported via a file
3. Issues/Void
 - a. Verify the check info and check the box next to each check you'd like to approve.
 - b. Click the **Approve Selected** button.

 You can also delete a check by clicking on the Check Number link and clicking on the Delete (🗑️) icon. You will be taken to the Verify Deletion page to verify. Click the Delete button to delete.

4. Files

- a. Under the **Positive Pay Issue Files** heading, verify the details and check the box next to each file you'd like to approve.
- b. Click the Approve Selected Button.

 You can also delete a file by clicking on the File Name link and clicking on the Delete (🗑️) icon. You will be taken to the Verify Deletion page to verify. Click the Delete button to delete.

Void Check Issues



The system will not allow you to void an issued check. You will need to delete the check and re-enter it manually as a void.

1. Click **Account Services > Positive Pay > Update Issues/Voids**.
2. Select the **Account** from the dropdown.
3. Select or fill in the details of the check.
 - a. Specific Date or Date Range – The issue date of the check should be used
 - b. Include – Select Outstanding Issue Items
 - c. Check Number
4. Click Continue.
5. Click on the check number link to pull up the details
6. Click on the Delete (⊗) icon. You will be brought to the Verify Issue Deletion page.
7. Click on the **Yes, Delete** button.
8. Now you can proceed with re-entering the item as a Void. Refer to the Enter Issues/Voids Manually section above.

View a Check Issue File Status

1. Click **Account Services > Positive Pay**. Click **Import Issues**.
2. Click the **View the status of files imported in the last 40 calendar days** link.
3. Status descriptions:
 - **Completed** – The file was imported successfully without issues.
 - **Completed with errors** – The file was imported successfully, but some records in the file were not due to invalid data, format, duplication, etc. Click on the File Name link to view additional details.
 - **Completed with notes** – The file was imported successfully, but some records may have additional details such as the record was successfully uploaded with \$0 dollar amount, or the issue was paid on X date, etc. Click on the File Name link to view additional details.
 - **Pending Approvals** – The file was imported and needs approval by another user or users. Once all approvals are received, the file will be validated and the status will be updated.
 - **Rejected invalid format** – The file was not imported.
 - **Processing** – The file is in the process of being imported and validated. This status is seen when importing a large issue file. You may need to refresh the screen to view the final status.

Update or Delete Issue Items

1. Click **Account Services > Positive Pay**. Click **Update Issues**.
2. Select an **Account**.
3. Select a **Date Range** option.
 - a. Specific date
 - b. From/To Range
 - c. Previous business day
4. Select the type of issue item to **Include**:
 - a. Exception issues
 - b. Outstanding issues
5. Enter a specific **Check Number** if desired.
6. Click **Continue**.
7. To **update** an issue:
 - a. Click the **Check** link for the issue item.
 - b. Click the **Edit** icon to change the information as needed.
 - c. Click **Continue** to verify the changes.
 - d. Click **Save Changes**.
8. To **Delete** an issue:
 - a. Click the **Delete** icon to the right of the issue item.
 - b. Click **Yes, Delete** on the next page.

Manage Exceptions



The final cutoff time for Check Positive Pay is 1 p.m. CST. The default decision of Return will be applied to any exceptions items that do not have a decision applied prior to this time.

Users with appropriate entitlements will receive an initial alert at approximately 9 a.m. CST. A second reminder alert will generate approximately one hour prior to the cutoff time for items that do not have a decision applied.

1. Click **Account Services > Positive Pay**.
2. Scroll to the **Check Exceptions Awaiting Decision** section to make a decision on one or more exception items.
 - a. **Make a decision on one exception item.**
 - i. Click the Select Decision link for the item on which you want to make a decision.
 - ii. Click the link for the Decision you want to apply.
 - b. **Make a decision on multiple exception items.**
 - i. Select the checkbox for the exceptions on which you want to make a decision.
 - ii. In the Apply this decision to selected exceptions drop down, select the decision and click Apply.
3. Click **Continue**.
4. Verify the decision(s) and click **Transmit**.

History and Reports

View Exception Decisions

1. Click **Account Services > Positive Pay**. Click **Exception Decisions**.
2. Select an **Output To** option.
3. Select one or more **Accounts**.
4. Select an **Issue Date Range**:
 - a. Specific date
 - b. From/To range
 - c. Previous business day
5. Select a **Decision Option**:
 - a. Include all decisions
 - b. Paid only
 - c. Return only
 - d. Correction only
6. Click **Generate Report**.

View Outstanding Issues

1. Click **Account Services > Positive Pay**. Click **Outstanding Issues**.
2. Select an **Output To** option.
3. Select one or more **Accounts**.
4. Select an **Issue Date Range**:
 - a. All
 - b. Specific date
 - c. From/To range
 - d. Previous business day
5. Select the type of item to **Include**:
 - a. Issues and voids
 - b. Issues only
 - c. Voids only
6. Click **Generate Report**.

View Stale Issues

1. Click **Account Services > Positive Pay**. Click **Stale Issues**.
2. Select an **Output To** option.
3. Select one or more **Accounts**.
4. Select an **Issue Date Range**:
 - a. All
 - b. Specific date
 - c. From/To range
 - d. Previous business day
5. Click **Generate Report**

View Issue Status

1. Click **Account Services > Positive Pay**. Click **Issue Status**.
2. Select an **Output To** option.
3. Select one or more **Accounts**.
4. Select a **Date range**:
 - a. Specific date
 - b. From/To range
5. Select a **Date Type**:
 - a. Issued date
 - b. Posted date
 - c. Status updated date
6. Select an **Amount** option if desired and enter the dollar amount:
 - a. Specific dollar amount
 - b. Minimum and maximum dollar amount range
7. Enter a specific **Check Number** if desired.
8. Click **Generate Report**.

Got Questions? We Can Help

There are additional resource links for users found at the bottom of each page within i-BusinessBanking™ in the Got Questions tab. Clicking on the tab will pull it up and display the Treasury Management Support telephone number, along with 'How Do I?' and 'Frequently Asked Questions' links.



The Treasury Management Support team is available to assist Monday through Friday from 7:30 a.m. – 6 p.m. CST.

- Illinois Support: 847-939-9050
- Wisconsin Support: 262-369-4220
- Michigan Support: 616-494-1455

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