

The following instructions will provide you with step-by-step details of Check Positive Pay. If you have any questions or need additional assistance, please reach out to Business Services directly. If you are a business owner and would like to apply for Business Connect, [CLICK HERE](#). If you are a business that currently uses Business Connect and have questions, [CLICK HERE](#).

INFO

Check Positive Pay allows permitted Business Administrators and Business Users to enter checks written off the business account into a register, monitor cleared checks for potential fraud, and report any exceptions to WESTconsin Credit Union all through WESTconsin Business Connect without coming into an office or calling WESTconsin Credit Union.

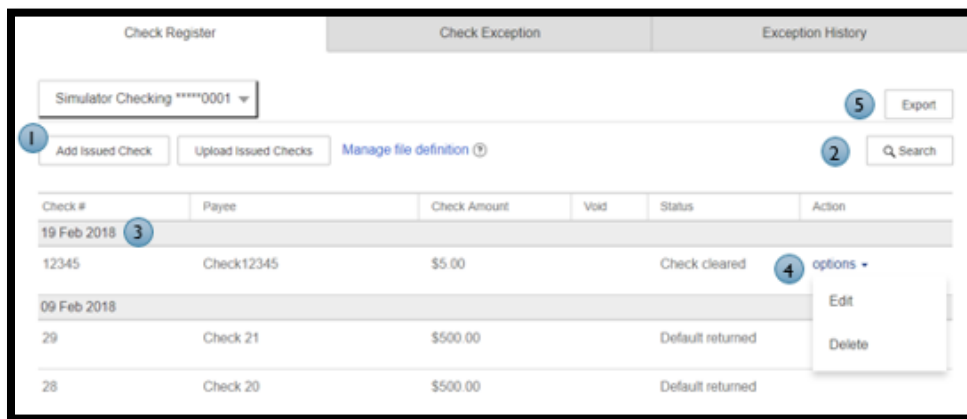
Accessing Check Positive Pay:

1. **Login** to WESTconsin Business Connect
2. **Click** “Positive Pay”

CHECK REGISTER

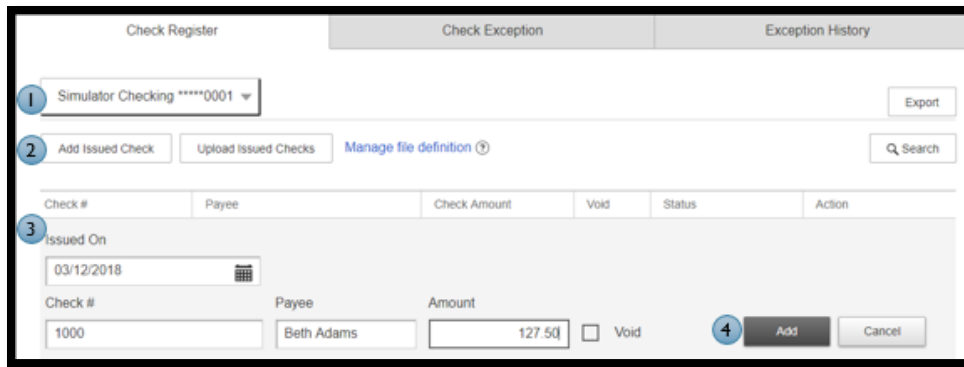
The following options are available within “Check Register”.

1. **Add** issued checks or **upload** issued check files
 - File upload limit maximum 5,000 checks per upload
2. **Search** for issued checks previously added or uploaded
3. **View** issued checks listed by date
4. **Edit** or **delete** issued checks previously added or uploaded
5. **Export** check register



ADD INDIVIDUAL ISSUED CHECK(S)

1. **Select** the suffix the check is written from
 - Permissions assigned to the Business Administrator and Business User determine the accounts that display in dropdown
2. **Click** “Add Issued Check”
3. **Enter** check information including, issued on date, check number, payee name, and amount
4. **Click** “Add”



MANAGE IMPORT FILE DEFINITIONS

Add a file of checks written and tracked through another service. ie. QuickBooks

Note: It works best to export your file of checks as a notepad item then save it as a delimited file to upload.

Step 1: File Details

- Fixed File Type:
 1. **Enter** File Definition name, definition name must be unique
 2. **Select** File type > “Fixed”
 3. **Select** Date Format
 4. **Check** Skip the file header row if the file has a header in the first row
 5. **Select** the amount format
 - Fixed or Tab/Pipe Delimited (\$1,234.12, \$1234.12, 1,234.12, 1234.12)
 - Comma Delimited: (\$1234.12, 1234.12)
 6. **Click** Next
- Delimited File Type: (See image below)
 1. **Enter** File Definition name, definition name must be unique
 2. **Select** File type > “Delimited”
 3. **Select** what separates the data (comma, tab, or pipe)
 4. **Select** Date Format
 5. **Check** Skip the file header row if the file has a header in the first row
 6. **Enter** number of fields in the file (limit: 4-10)
 - Required fields for Check Positive Pay:
 - Check Number
 - Payee Name
 - Issue Date
 - Amount
 7. **Select** the amount format
 - Fixed or Tab/Pipe Delimited (\$1,234.12, \$1234.12, 1,234.12, 1234.12)
 - Comma Delimited: (\$1234.12, 1234.12)
 8. **Click** “Next”

Step 2: Map Fields

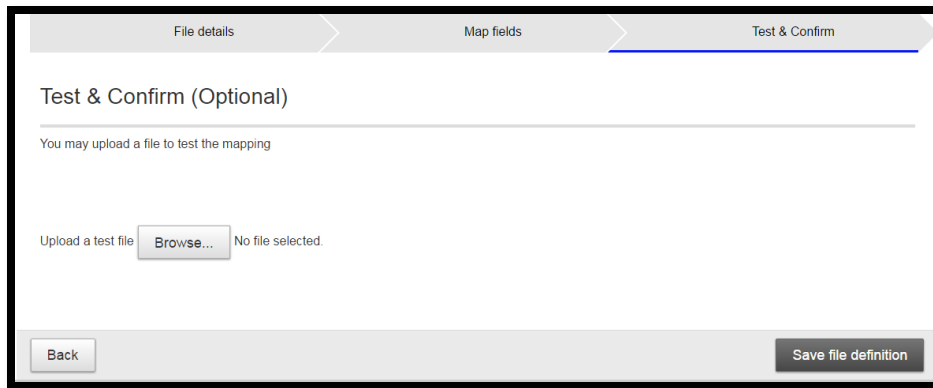
Tell the system where the data is located within the file that will be imported

- Fixed File Type:
 1. **Enter** field start and stop positions
 2. **Select** which field the positions map
 3. **Click** “Next”

- Delimited File Type: (see image below)
 1. **Click** the drop down corresponding to each field
 2. **Select** which field it is located in
 3. **Click** “Next”

Step 3: Test & Confirm

- Run a test import with an actual file to validate the mapping is correct. The system validates each field to make sure only valid characters are imported.
 - Approval is not required when creating an import file map
 - Once created, import maps are saved for future use
 - Import maps can be edited later if file layouts change



UPLOAD ISSUE CHECK FILE

Permitted Business Administrators and Business Users can upload a file of checks or use “Upload Issued Checks” to update issued check data for checks already added to the register but have not yet been processed

1. **Click** “Upload Issued Check”
2. **Select** the file definition from dropdown (System Defined Format or created file definition)
 - **System defined file definition format:**
 - Must be in a .csv format
 - Must include the five fields required when manually adding issued checks
 1. Check number
 2. Payee name
 3. Issue Date – YYYY-MM-DD format
 - Date format is critical for successful upload. The sample file will “break” if opened in Excel. To build/manipulate files for upload, text edit tools such as Text Wrangler or TextEdit are recommended.
 4. Amount
 5. Void – Yes or No
 - **Download** a sample file to help ensure that files contain the correct fields and fields are in the correct format by clicking “Download a System Defined Format File”
3. **Click** “Browse” to locate and **select** the desired file
4. **Click** “Upload”
 - Permitted Business Administrators and Business Users will receive an error message when attempting to upload check information via a file containing errors (i.e. invalid amount format, invalid date format, etc.). A file containing the details for each error will be presented. This information can be used to repair the original file and attempt the upload again. (see image below)

Check Register | Check Exception | Exception History

▲ Check upload failed. Please refer the PP-sample-upload_error_312201812133.txt file for more information

Simulator Checking ****0001

Export

Add Issued Check | Upload Issued Checks | Manage file definition (?) | Q Search

Check #	Payee	Check Amount	Valid	Status	Action
19 Feb 2018					
12345	Check12345	\$5.00		Check cleared	options +
09 Feb 2018					
29	Check 21	\$500.00		Default returned	
28	Check 20	\$500.00		Default returned	
27	Check 19	\$500.00		Default returned	
07 Feb 2018					

FDIC

PP-sample-upload_...txt

	A	B	C	D	E	F	G	H
1	10/-/2017	745	Jen Fish	123	NO	##INVALID_ISSUED_DATE_FORMAT##		
2	10/24/17	**6	Mark Dog	1245	NO	##INVALID_CHECK_NUMBER##		
3	10/22/17	741	Jim Bird	800	N			
4	10/23/17	744	Dave Snake	\$1,245.00	NO	##INVALID_AMOUNT_FORMAT##		
5	10/21/17	740	Tabitha Swar	999	YES	##INVALID_AMOUNT_FORMAT##		
6	10/21/17	739	Gary Lion	8900	NO			
7	10/21/17	738	Liz Crow	6320.9	Y			
8	10/22/17	742	Tim Fox	654c.00	NO	##INVALID_AMOUNT_FORMAT##		
9	10/23/17	743	Nancy Lemui	862.88	NO			

Search for issued checks:

1. **Select** the suffix the check is written from
 - Permissions assigned to the Business User determine the accounts that display in dropdown
2. **Click** “Search” to expand search function
 - Clicking “Hide Search” button when done will remove the search boxes and return the date range back to the default (-/+ 180 days)
3. **Select** date range
4. **Enter** additional criteria such as check number, payee, amount, or status if desired
5. **Click** “Search”
6. **Click** “Export” to save data as a .csv formatted file

CHECK EXCEPTIONS

Once a check has posted to the account, “Check Exception” displays the checks found on the business account that do not match checks entered or uploaded into the check register. Permitted Business Administrator and Business Users will receive an email daily on business days letting them know how many exceptions there are to review. Permitted Business Administrators and Business Users can view check images (if available) and instruct *WEST*consin Credit Union to pay or return check exceptions within the Check Exceptions tab.

Exceptions are based upon:

- Amount mismatch – Cleared check amount does not match check issue amount
- Check entry not found – Check issue data is missing based upon check number matching
- Duplicate – Check number is a duplicate of another check that has already cleared
- Void Check – Checks issued in error and marked as void in register

Making Exceptions:

Any check exception that does not have a decision made by the cutoff time (10:00 AM Central Time) will be **PAID** by default

1. **Navigate** to “Check Exceptions”
2. **Select** the account the check exception is drawn on
 - Default is All Accounts
3. **Review** exception items
4. **View** image of check if available
5. **Select** one, multiple, or all checks to pay or return
 - If multiple checks or all checks are selected, the decision selected (pay or return) will apply to all checks selected
 - Check exceptions need to be completed prior to the decision cutoff time (10:00 AM Central Time)
6. If the decision is “Pay”: **add** a note if desired
If the decision is “Return”: **select** a return reason from the dropdown and **add** a note if desired
7. **Click** “confirm”
8. **Download** check exceptions to a .csv file if needed

Check Exception Tab Information:

- Total number of check exceptions to review
- Exception reason (grouped together)
- Check number
- Account name/number
- Check image (if available)
- Payee information
- Date
- Amount

Actions:

- **Pay** – instruct *WEST*consin Credit Union to pay one or more exception items
- **Return** – instruct *WEST*consin Credit Union to return one or more exception items
- **Search** – search by check number, payee, amount, or exception type
- **Export** – download all exceptions to a .csv format

VIEW/DOWNLOAD EXCEPTION HISTORY

All checks with decisions made (pay or return) show. Permissions assigned to the Business Administrator(s) and Business User(s) determine the accounts that display in dropdown.

- **Toggle** date to view exceptions for the last 30, 60, 90, 180 days or custom dates
- **Filter** by exception status, if desired
- **Search** by check number, date, payee name, exception type, or decision type, if desired
- **Review** history in a read-only format
- **Download** to a .csv formatted file