

New! Business Online 6.0

Positive Pay Quick Reference Guide



Community Banking at its Best! Since 1918.

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1-2-3 Easy Steps to Fraud Protection

The following information will help you get up and running with Positive Pay quickly and easily. With Positive Pay, you provide us with information about the checks you write. When each check is presented for payment, we compare the information you gave us against the physical check. If the information doesn't match, it's flagged for your review before we pay it.

Step 1 ensures we understand how to read your check information accurately.

Step 2 ensures the information is complete.

Step 3 ensures not questionable item is paid until you approved it.

Terms

Before you get started, it will be important to familiarize yourself with some basic terms we will be using throughout the setup process.

Item: Typically a single check to be processed.

Batch: Multiple checks issued in one file.

Template: The "template" is a reusable form that holds your data.

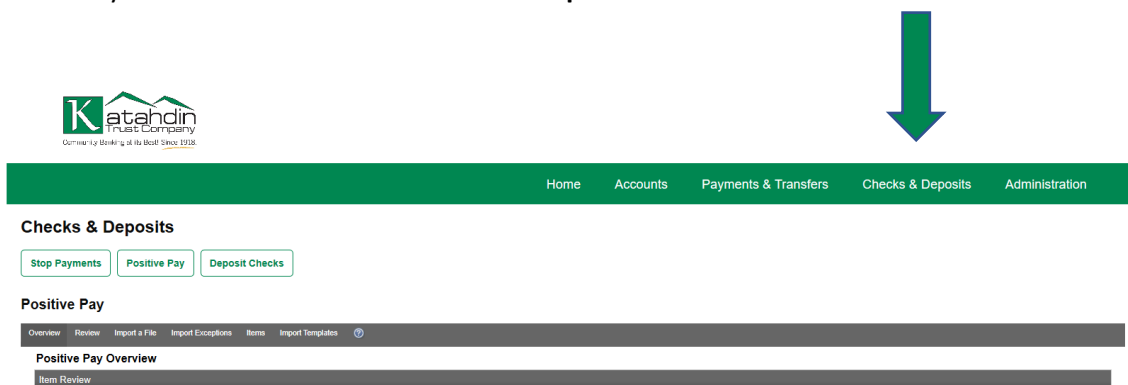
Delimited: A character used to separate spreadsheet data in a text file. The most common delimiters are tabs, commas and semi-colons.

Import Exceptions: When you import a file, there may be some "Exceptions." There usually are caused by invalid data such as file formatting or typographical errors.

Data Mapping: The process of matching columns in a spreadsheet to the fields of a template. For example, the Date column in a spreadsheet is matched to the Date field in the template so imports are accurate.

Where is Positive Pay?

Positive Pay can be found under the **Checks & Deposits** tab.



Step 1: Batch Imports – Katahdin Trust Prepared Template

Your Katahdin Trust Company Electronic Banking representative will work with you to create a custom template that works with your accounting software. The template will be uploaded to your **File Template List**.

The screenshot displays the Katahdin Trust Company web interface. At the top left is the logo for Katahdin Trust Company, with the tagline "Committing Banking at its Best Since 1918". A green navigation bar contains the following menu items: Home, Accounts, Payments & Transfers, Checks & Deposits, and Administration. Below the navigation bar, the "Checks & Deposits" section is active, featuring buttons for "Stop Payments", "Positive Pay", and "Deposit Checks". The "Positive Pay" section is further divided into "Overview", "Review", "Import a File", "Import Exceptions", "Items", and "Import Templates". The "Positive Pay Overview" section shows "No Items To Review". The "Import a File" section includes a "File Name" field, a "Browse..." button, a "Template" dropdown menu (currently set to "KTC Template"), and a "Next" button. The "Add an Item" section contains fields for "Account Number" (set to "Operating Account Checking xxxx7100"), "Check Number", "Date", "Amount", "Payee", "Reference Number", and "Type", with an "Add Item" button. The "File Template List" section displays a table of templates:

Template	Type
KTC Template	Delimited
ACH Template	Delimited
Accounts Payable	Delimited
Sample 1	Delimited
Test 2	Delimited

Below the table, it indicates "1 - 5 of 16 Templates". The "Item Search" section includes filters for "Account" (set to "All"), "Issue Date" (with "From" and "Through" date pickers), "Amount" (with "Through" field), "Check Number" (with "Through" field), and "Status" (set to "Not Reconciled"), along with a "Search" button. A large green arrow points from the "Positive Pay" section down to the "File Template List" section.

Step 2: Provide Your Check Data

There are two ways to add your check data to Positive Pay.

To add items individually, sign in to Business Online, select **Checks & Deposits** and then **Positive Pay**. Via **Add an Item**, select the ACCOUNT, and enter the CHECK NUMBER, DATE, AMOUNT, PAYEE, REFERENCE NUMBER and select ISSUE, ITEM STOP or VOID from the TYPE dropdown. Review the check data and click **Add Item**.

Checks & Deposits

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Positive Pay

The screenshot shows the 'Positive Pay Overview' page. The 'Add an Item' form is filled out with the following information:

Account Number	Operating Account Checking xxxv7100
Check Number	123456
Date	09/17/2020
Amount	100.00
Payee	Maine Electric Utilities
Reference Number	47c2589
Type	Issue

The 'File Template List' shows the following templates:

Template	Type
KTC Template	Delimited
ACH Template	Delimited
Accounts Payable	Delimited
Sample 1	Delimited
Test 2	Delimited
1 - 5 of 16 Templates	

To add a BATCH IMPORT of your check data, you'll use the template created by Katahdin Trust.

Sign in to Business Online, select **Checks & Deposits** and then **Positive Pay**. Go to the **Import a File** tab. **Browse** to find your check data file on your computer. Click **Next**.

Checks & Deposits

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Positive Pay

The screenshot shows the 'Import a File' form with the 'Template' dropdown set to 'Learning Template'. An 'Open' file explorer window is overlaid on the form, showing the file 'Sample Data File.csv' selected in the 'Positive Pay > Katahdin Trust' folder. The file explorer shows the following details:

Name	Date modified	Type	Size
Sample Data File.csv	9/17/2020 10:47 AM	Microsoft Excel C...	1 KB

The file explorer also shows the file name 'Sample Data File.csv' and the file type 'All files (*.*)'.

The Data Mapping screen will ask you to confirm the ISSUE DATE. Select the date and click **Import File**.

Checks & Deposits

Stop Payments Positive Pay Deposit Checks

Positive Pay

Overview Review Import a File Import Exceptions Items Import Templates

Import a File

Data Mapping

Issue Date 09/17/2020

Import File Cancel

Next, a FILE IMPORT SUMMARY will display information about the dollar amount and number of items imported, along with any IMORT EXCEPTIONS that need to be corrected.

To correct them, click **Change Import Exceptions** in the summary screen. Review each exception and change or delete the items as needed. When you have addressed all exceptions, click **Submit**.

Step 3: Review Your Positive Pay Items

The ITEM REVIEW process is the heard of Positive Pay. Any item that doesn't match the information you provided is flagged by the financial institution when it is presented for payment. The item will be held for your approval before being paid.

To begin the Positive Pay review and approval process, sign in to Business Online, select **Checks & Deposits** and then **Positive Pay**. Click the **Review** tab.

Select which accounts you would like to select from the dropdown and click **Submit**.

Checks & Deposits

Stop Payments Positive Pay Deposit Checks

Positive Pay

Overview Review Import a File Import Exceptions Items Import Templates

Item Review

Account Selection

Account

All
DDA
Operating Account Checking xxx7180
Test Offshore Account Checking xxx4515

If you have items requiring approval, you'll see a list of PRESENTED ITEMS REQUIRING AUTHORIZATION.

By clicking the TRANSACTION NUMBER, you can view images of your checks as they've been presented to the financial institution for payment, including the front and back. This allows you to inspect the complete check for any alterations that may have been made since you wrote it.

Review each item and decides if you want to APPROVE the item as presented, DISAPPROVE it, or simply TAKE NO ACTION until you've researched the discrepancy more.

If you are taking different actions for different items, you will select an ACTION for each one and click **Submit**.

If you want to take the same action for every item, you can APPROVE ALL or DISAPPROVE ALL using the appropriate button.

If you DISAPPROVE an item, it will not be paid by Katahdin Trust. The item will also be removed from the list the next time you review your flagged items.

Get support from our team of experts. We're ready to help.

If you have any questions, please contact the Electronic Banking team at 1-855-331-3221 or info@katahdintrust.com.



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