

Check Positive Pay

GUIDE



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Introduction

Check Positive Pay is a Cash Management Online Banking fraud mitigation service to help protect your company from check fraud. It works by verifying incoming checks against a list of issued checks provided by your company.

Check Positive Pay services require a separate agreement. Please contact treasurymanagement@citizens-bank.com or your account relationship manager.

Your company provides a list of issued checks; including specific details of the check such as check number, date, amount and payee. When a check is presented for payment, it is validated against the list of issued checks. If there are discrepancies, an exception is created. The company then reviews these exceptions through online banking and determines if the item should be paid or returned. **If a decision is not made (cutoff time is 3:00 p.m. EST), the default decision selected by the company during the enrollment process is used.**

You can receive up to three email notifications per day when there are check exceptions to be reviewed. The first will come early in the morning from ibank@citizens-bank.com. If decisions are not made by noon, a second reminder email will come from positivepay@citizens-bank.com. Finally, if decisions are not made by 2:00 p.m. EST, a third reminder email will come from positivepay@citizens-bank.com. Note: The morning email goes to all online banking users that have access to the account, whether they are responsible for resolving positive pay exceptions or not.

Decisions must be made by 3:00 p.m. on banking days. If a notification is received on a non-banking holiday or weekend, the decision deadline is 3:00 p.m. the next business day.

It is not uncommon for checks that match the information provided in the issued check listing to still exception for a pay/return decision. This is because the systems that analyze the checks use a multitude of factors when “reading” the check. For example, data contained in the MICR line is far easier to read than a payee name or check date. While the systems become more sophisticated every day, they will still reject for review if a certain “confidence” rating is not achieved upon review.

Working Check Positive Pay Exceptions

- 1. Navigate to **Positive Pay**. If you have a Payments option in the left-hand menu, Positive Pay will be located within that menu item.

The Positive Pay home page will display. The number of exceptions will be indicated next to the Work with exceptions. Select *Work check exceptions* to proceed:

Positive pay

Check entries

PosPayManualEntry_TMDEMOA_260415.txt

TM Demo

19 hrs ago

Checking 1

Successful

PosPayManualEntry_TMDEMOA_260415.txt

TM Demo

19 hrs ago

Checking 2

Successful

PosPayManualEntry_TMDEMOA_260415.txt

TM Demo

19 hrs ago

Checking 2

Successful

PosPayManualEntry_TMDEMOA_260415.txt

TM Demo

19 hrs ago

Checking 2

Successful

+ Add checks

Work check exceptions

2

Work ACH exceptions

Settings

Manage templates

View ACH filter rules

08/2026 4

2. The first account will display along with any exceptions. To view to a different account, select the > icon to the right of the account. Note: the Pay checkbox will be pre-selected if the company default decision is Pay. It will be blank if the company default decision is Return:

< Work check exceptions

Account: TM Demo Checking 1 (x7601) >

ⓘ Select any check exceptions you would like to pay.

PAY	PAYEE/AMOUNT	CHECK #/REASON
☒	\$2.50 Pay	0000000435 > ⓘ Not Issued

Returning 0 | Paying 1

Submit

3. Determine whether to Pay or Return the item. Additional information is available to assist with the decision:
- Detail** –select the *check number* to view an image of the check as well as additional details such as the reason why it was flagged as an exception and who last updated the item.
 - Exception Reasons:
 - Invalid Amount: The issued check amount doesn't match the amount presented for payment
 - Paid no issue: A presented check that has not been issued yet is trying to clear (i.e. not in the issued check listing)
 - Payee mismatch: The presented payee name does not match the issued payee name
 - Voided Item: A check is being presented that has been changed to void in the issued list
 - Stale date: A check that is presented for payment a certain number of days past the issue date. For most companies, this is 180 days.

Click on the check image to enlarge.

Check details

×

\$2.50

 Check images



Account name	TM Demo Checking 1 (x7601)
Check number	0000000435
Source of entry	P.O.D.
Exception reason	Not Issued
Updated by	TMDEMOA
Time updated	7:51 AM
Workstation	NetTeller
Protected	No
DDA Batch	4303
DDA Sequence	0040000242



Print

Note: Items can be viewed after the 3:00 p.m. cutoff, however, changes to the decision cannot be made.

4. Select the checkbox to Pay the item or unselect to Return, then select Submit to save the decision(s).

You can change the decisions up until the 3:00 p.m. EST cutoff.

< Work check exceptions

Account: TM Demo Checking 1 (x7601) >

i Select any check exceptions you would like to pay.

PAY	PAYEE/AMOUNT	CHECK #/REASON
☒	\$2.50 Pay	0000000435 Not Issued

Returning 0 | Paying 1

Submit

Manually Entering Issued Items

Positive Pay relies upon a list of issued checks from the company to match against when checks are presented for payments. One method for entering checks is manual entry. This method is also used if a voided check needs to be entered.

5. Navigate to **Positive Pay**. If you have a Payments option in the left-hand menu, Positive Pay will be located within that menu item.

Select *Add checks*:

Positive pay

Check entries

Your check uploads will display here

- + Add checks
- Work check exceptions
- Work ACH exceptions

Settings

- Manage templates
- View ACH filter rules

1. Select *Add your checks manually* from the Add checks window:

< Add checks

 Add your checks manually >

1 Select template Select template >

2 Choose associated account ⓘ Select >

3 Upload file ⓘ Default template formatting guide
Max 500 items per file



A list of available accounts will display. You can also use the Search accounts box to narrow the list of accounts. Select the account that you would like to enter checks for:

< Select account

Select the account your checks were issued from

 Search accounts

TM Demo Checking 1 (x7601)
\$6.50 available >

TM Demo Checking 2 (x8401)
\$13.50 available >

2. The Enter checks window will appear. Enter the check information:

<

Enter checks
TM Demo Checking 1 x7601

Check number

1234

4/10

Check amount

\$ 23.25

Payee

Citizens Bank & Trust

21/35

Type

Debit

▼

Check date

April 23, 2026

>

Save and enter another

Review 1 check

Check number: The number listed on the upper right-hand side of the check

Check amount: Amount listed on the check

Payee: The name in the "Pay to the Order Of" line

Type: Debit, Credit or Void.

Most will be the default value of Debit

Void will mark the check as voided, so it will exception if it tries to clear the account

Credit is never used.

Check date: Select the issue date of the check

3. To enter another check, select *Save and enter another*. When done entering, select the *Review # checks*.

4. Review and approve the entered checks. A window will display allowing the opportunity to review and approve the checks that were manually entered. From this window select *Approve*, you can also continue to enter checks by selecting *Enter another*, or you can edit the information entered for a specific check by selecting the *CHECK #*.

< Review checks

Account **TM Demo Checking 1** >
x7601

Upload summary

Total items 2

Total amount \$26.58

DATE	PAYEE/AMOUNT	CHECK #	
APR 23	\$23.25 Citizens Bank & Trust	1234	>
APR 23	\$3.33 dfsdf	2345	>

Enter another Approve

5. When you select *Approve*, a confirmation window will appear. Select *Approve* again to continue.



Approve 2 Checks

This is final and cannot be edited afterwards

Go back Approve

6. Another confirmation window will appear. Here you can either go back to the manual entry window to enter more items, or select *Done* if finished.



2 Checks approved.

Account TM Demo Checking 1 (x7601)
Upload date April 23, 2026

Add more

Done

7. You will be returned to the Positive Pay home page. You will see the Check Entries just completed displayed in a Pending status. Select *Review & Approve*:

Positive pay

Check entries

 PosPayManualEntry_TMDEMOA_260423.txt TM
Demo Checking 1
Pending

Review & approve >

+ Add checks

 Work check exceptions

 Work ACH exceptions

Settings

Manage templates

View ACH filter rules

8. A Review checks window will appear. This will be the final opportunity to review the checks before they are uploaded to the bank. Select *Approve* to complete the upload or *Cancel* to discontinue.

Review checks

File upload summary

File name PosPayManualEntry_TMDEMOA_260423.txt

Total items 2

Total amount **\$26.58**

DATE	PAYEE/AMOUNT	CHECK #
APR 23	\$3.33 dfsf	00000002345
APR 23	\$23.25 Citizens Bank & Trust	00000001234

Cancel Approve

If any modifications are needed, cancel this upload and resubmit with corrected issued item(s).

9. A final confirmation message will appear confirming the upload of the checks. You can select *Done* to finish or *Upload* another will take you back to the Add checks screen.
10. When you return to the Positive pay home page, you will now see the batch of checks uploaded listed as Successful. This will display uploads done in the last seven days.

Positive pay

Check entries

PosPayManualEntry_TMDEMOA_260423.txt TM Demo

Checking 1

Successful

15 mins ago

+ Add checks

Work check exceptions

Work ACH exceptions

Settings

Manage templates

View ACH filter rules

Uploading Issued Items

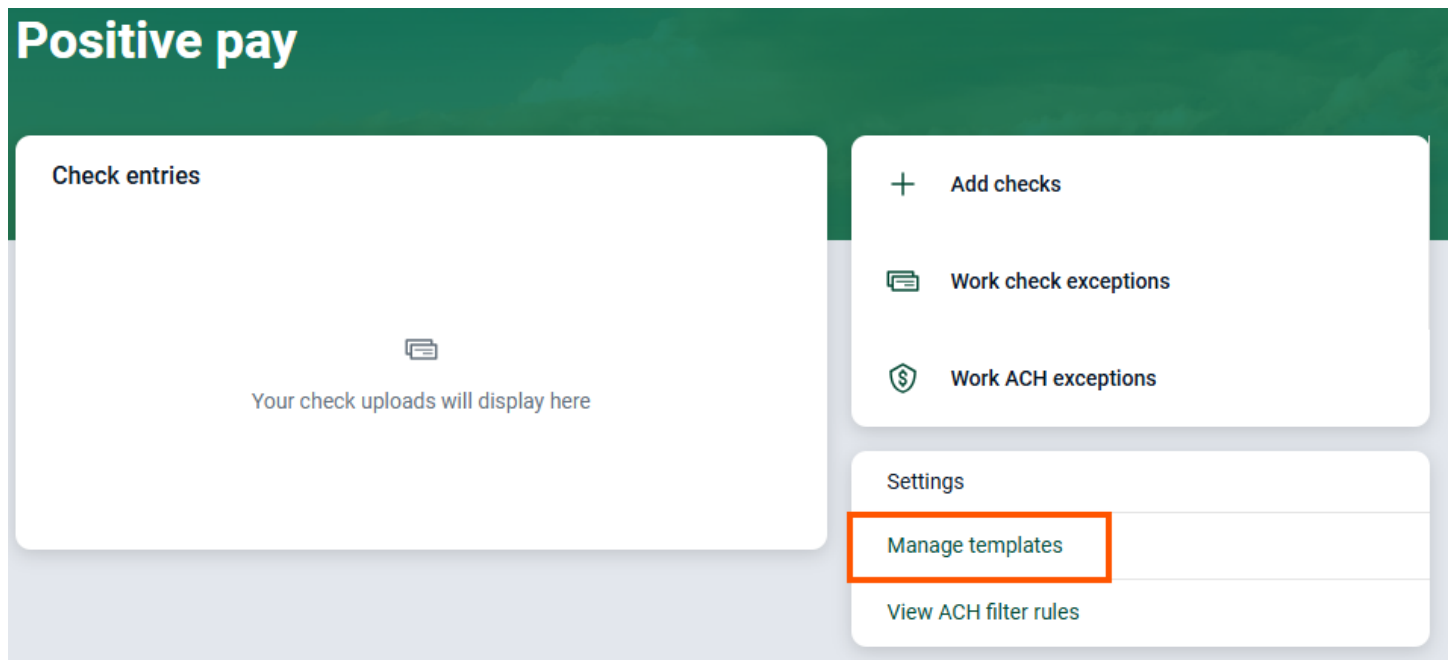
Defining the Upload Format

To upload a file of issued items, the format of the uploaded file must first be defined. Many accounting software applications provide a pre-defined issued items file, some allow for creation of a custom file.

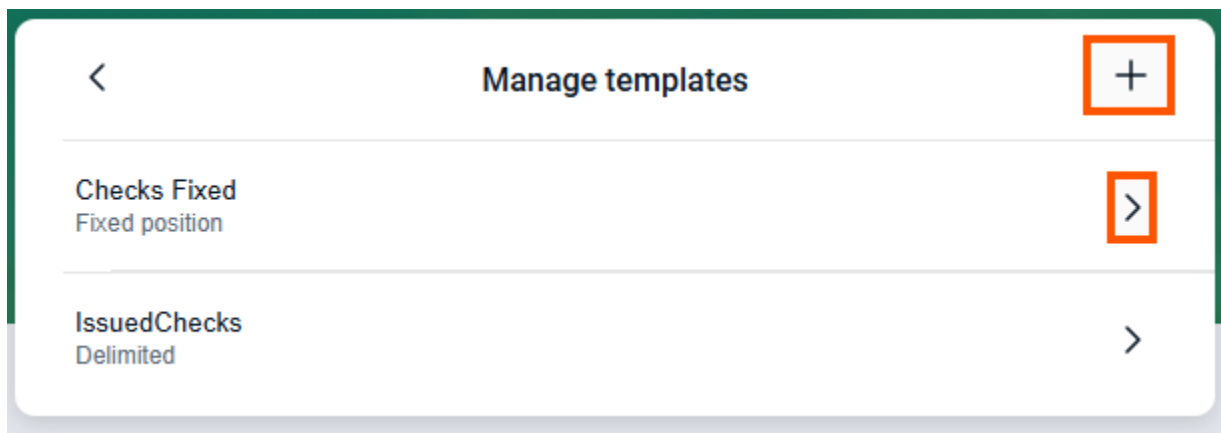
In order for an issued check file to be uploaded, a file format must be defined in online banking so the system knows what data is in what fields of the file.

Files can be in a delimited (i.e. .csv) format or a fixed format. A delimited format uses a delimiter of some sort, typically a comma (,), dash (-), semicolon (;), or tab. A fixed format designates a specific number of positions for each field. Data in the files cannot contain special characters such as /, \$, #, etc.

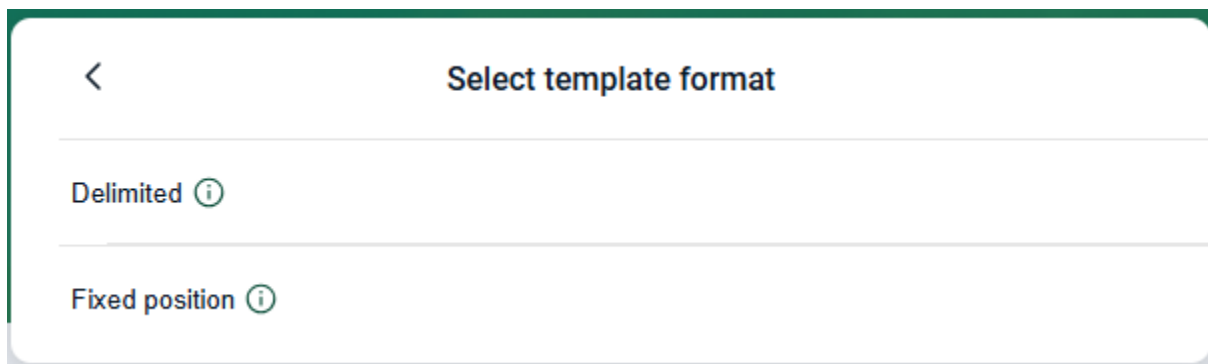
1. From the Positive Pay home page, select Mange Templates:



2. Select the **+** icon to add a new template or to edit an existing template, select the **>** next to the template.



3. For a new template, select if the template will be for a [Delimited](#) or Fixed position file. Delimited files are most common as accounting software often generate .csv, comma-separated files.



Delimited Template

<

Create delimited template

Template name

Template name

0/50

Amount format ⓘ

No format validation >

Field delimiter ⓘ

Comma (,) >

Text qualifier ⓘ

None >

Column order

Enter which column each label appears in your file. Leave any columns you're not using blank.

LABEL	COLUMN NUMBER	CONFIGURATION(S)
Item Number Required	Col #	
Item Amount Required	Col #	
Account number	Col #	
Account type	Col #	Set indicators Required >

Issue date	Col #	Set date format Required >
Payee Max 80 characters	Col #	
Debit/credit	Col #	Set indicators Required >
Void indicator	Col #	Set indicator Required >
Void date	Col #	Set date format Required >
Payee address 1	Col #	
Payee address 2	Col #	
Payee address 3	Col #	
Payee address 4	Col #	

Stop indicator

Col #

Set indicator Required >

Cancel Review

Template Name

Enter a name for the template

Amount Format

Select the format of the check amount as it will be provided in the upload file

- No format validation
- Decimal included
- Decimal not included, whole dollar (789 = 798.00)
- Decimal not included, implied decimal (798 = 7.98)

Field Delimiter

Select the delimiter being used in the file

- comma (,) – *try to avoid using commas in payee names on checks*
- dash (-)
- semicolon (;)
- tab

Text Qualifier

Select how text in the file is distinguished, if applicable

- None
- Double quote (“)
- Single quote (‘)

The next section of the template defines what data is contained in which columns of the upload file.

Item Number (Required)

Enter/Select the column number the item (check) number is contained in

Item Amount (Required)

Enter/Select the column number the item (check) amount is contained in

Account number

Enter/Select the column number the account number is contained in

Account Type

Enter/Select the field number the account type is contained in

If used, you must also define the Account type indicator that will be used in the file

Checking indicator

Savings indicator

General ledger indicator

Issue Date

Enter/Select the field number the issue date is contained in

If used, you must also define the Date Format used in the upload file

Payee

Enter/Select the field number the Payee is contained in

Debit/Credit

Enter/Select the field number the Debit/credit indicator is contained in

If used, you must also define the indicator that will be used in the file

Void Indicator

Enter/Select the field number the void indicator is contained in

If used, you must define the value that will be used as the Void Indicator

Void Date

Enter/Select the field number the void date is contained in

If used, you must define the Date Format used in the file

Payee Address 1

Enter/Select the field number payee address 1 is contained in

Payee Address 2

Enter/Select the field number payee address 2 is contained in

Payee Address 3

Enter/Select the field number payee address 3 is contained in

Payee Address 4

Enter/Select the field number payee address 4 is contained in

Stop Indicator

Enter/Select the field number the stop indicator is contained in

If used, you must define the value that will be used as the Stop Indicator

Delimited File Format

Example of a delimited upload file format

Here is a delimited issued items file:

	A	B	C	D
1	123456	6/15/2026	250.00	Homer Simpson
2	123457	6/15/2026	275.00	Bart Simpson
3	123458	6/15/2026	300.00	Lisa Simpson

This file contains the following fields and would be setup as follows:

Item Number

Issue Date

Item Amount

Payee

Template name

IssuedChecks

12/50

Amount format ⓘ

Decimal included >

Field delimiter ⓘ

Comma (,) >

Text qualifier ⓘ

None >

Column order

Enter which column each label appears in your file. Leave any columns you're not using blank.

LABEL	COLUMN NUMBER	CONFIGURATION(S)
Item Number Required	Col # 1	
Item Amount Required	Col # 3	
Account number	Col #	
Account type	Col #	Checking: DD > Savings: General ledger: Required
Issue date	Col # 2	mmddyyyy > Required
Payee Max 80 characters	Col # 4	

The fixed position format defines the starting and ending position of each data field.

Example of fixed position upload file format

Here is the same file in a fixed position layout:

234560000200.00040925
234570000333.33040925
234580001234.55040925

Homer Simpson
Lisa Simpson
Bart Simpson

The format would be setup as follows:

Template name

Template name
Checks Fixed

12/50

Amount format ⓘ

Decimal included >

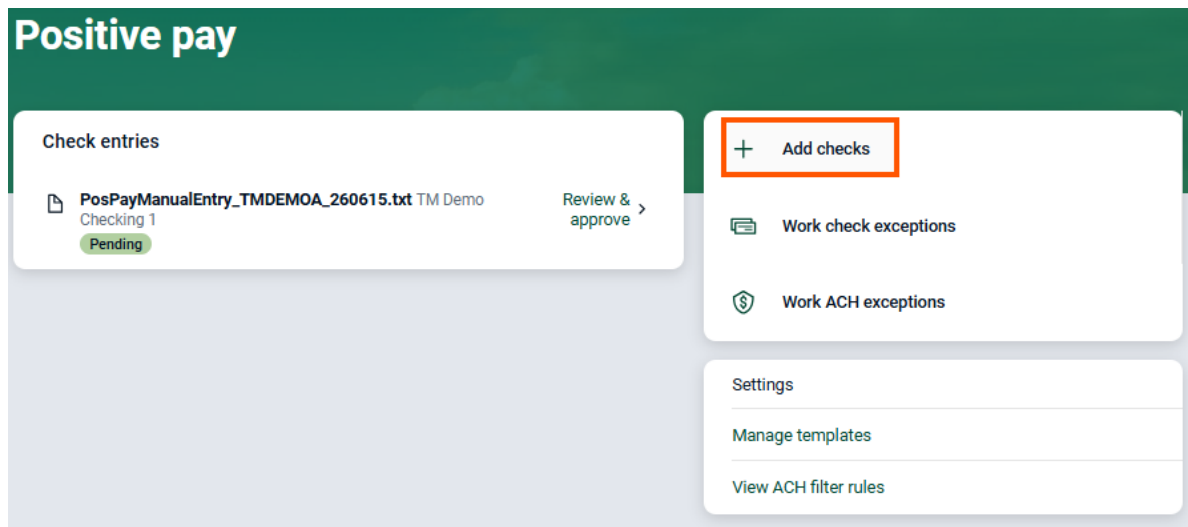
Label position

Enter where the label position begins and ends in your file. Leave columns you're not using blank.

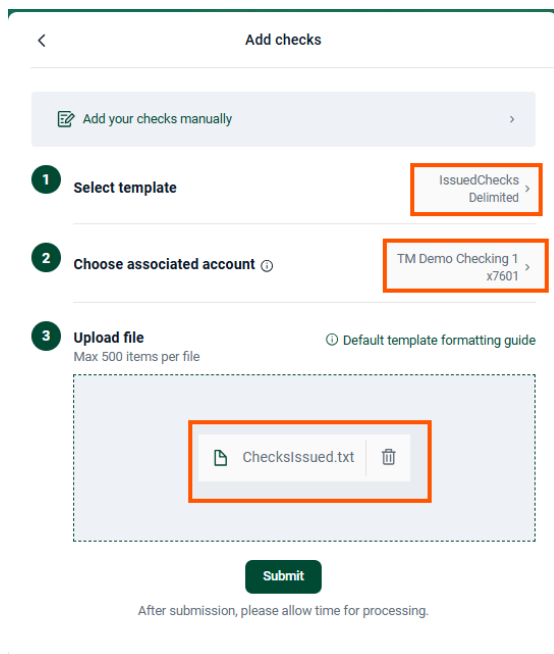
LABEL	BEGIN	END	CONFIGURATION(S)
Item Number Required	Begin 1	End 5	
Item Amount Required	Begin 6	End 15	
Account number	Begin	End	
Account type	Begin	End	Checking: DD > Savings: General ledger: Required
Issue date	Begin 16	End 21	mmddyy > Required
Payee Max 80 characters	Begin 22	End 51	

Uploading the File

1. From the Positive Pay home page, select Add checks

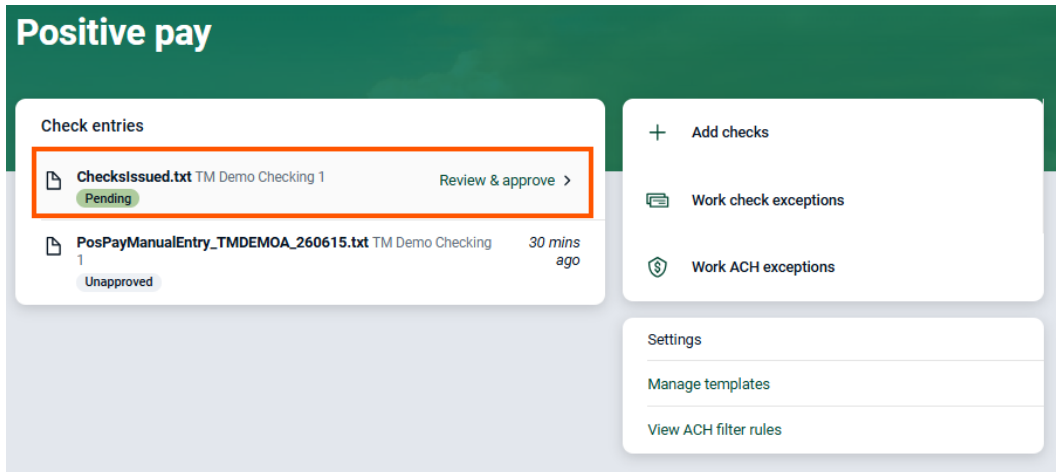


2. Select the template to be used, account for which the checks were issued and then drag or select the upload file:

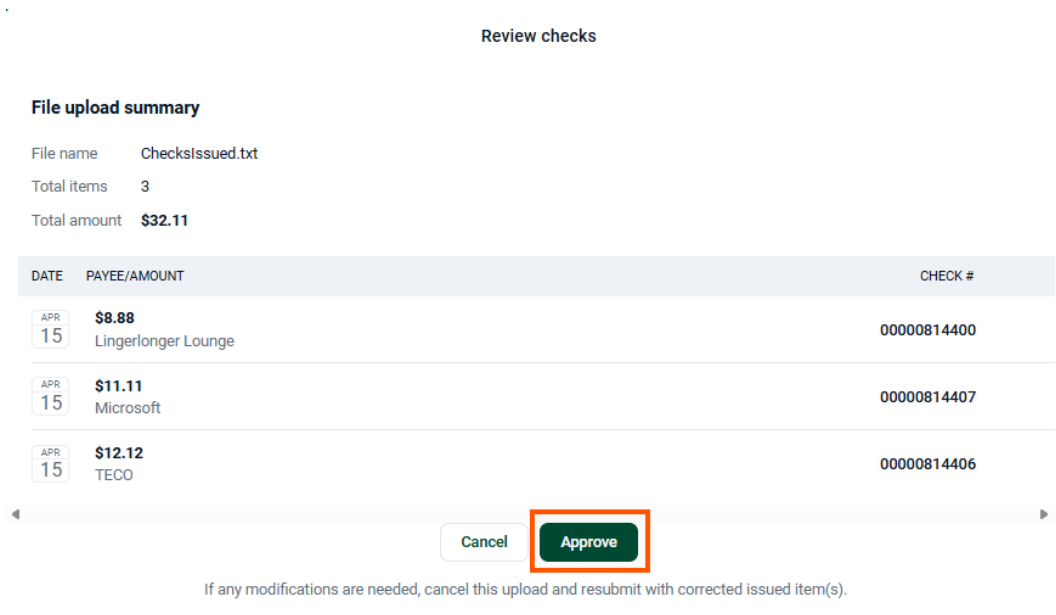


3. Select **Submit**

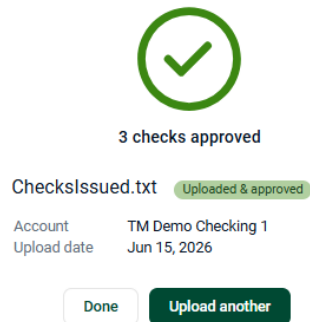
4. You will be navigated back to the Positive Pay home page and the uploaded file will display in a “Pending” status:



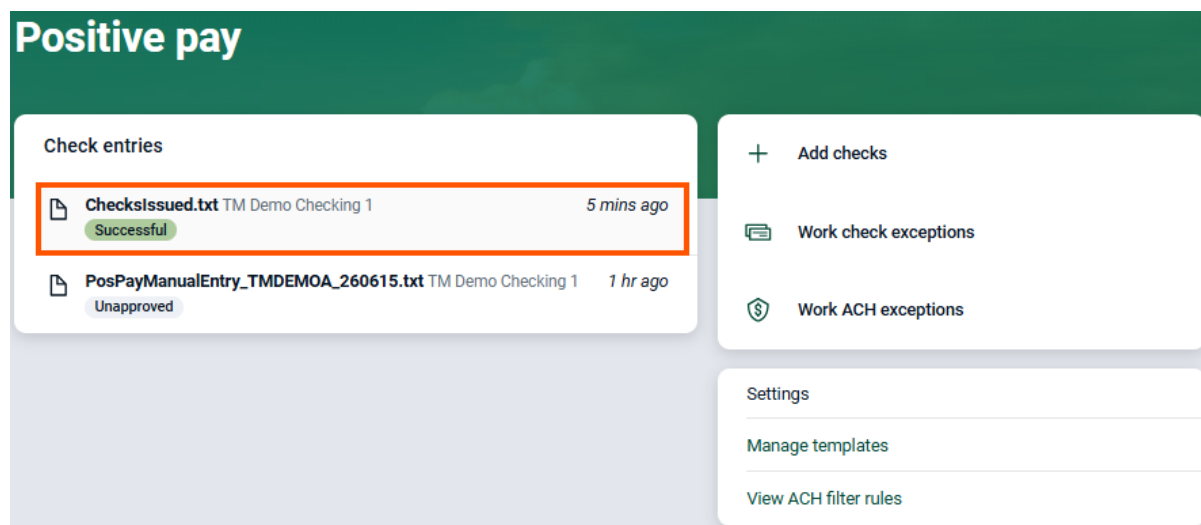
5. Click on **Review & approve**, the details of the uploaded file will display:



6. Select **Approve**, a confirmation window will appear and you can select Done if finished uploading, or Upload another if you have more files to upload.



7. Back on the Positive Pay home page, the file status will now display as "Successful". This will display uploads done in the last seven days.



Check Positive User Permissions

Full information regarding cash management for company administrators is available in the Cash Management Online Banking Administrator Guide. This document discusses only those options related to Check Positive Pay processing.

When a company is setup for Check Positive Pay, Citizens Bank & Trust gives the Positive Pay permissions to the designated Company Administrator. The administrator is then responsible for providing access to new or existing users.

Under the User's Permissions, Positive Pay must be enabled first, then Upload Positive Pay and Work Positive Pay:

Positive Pay

Enable

Hide options

Upload Positive Pay

Work Positive Pay

Download Positive Pay

Work ACH Exceptions

Then, the Upload Positive Pay and Work Positive Pay permissions must be enabled for each account the user is to have access to:

Positive Pay

Upload Positive Pay

Work ACH Exceptions

Download Positive Pay

Work Positive Pay