TOWN & COUNTRY
CREDIT UNION

USER GUIDE

TCCU Online for Business

Positive Pay

Version 0.01.01.12.2024

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Positive Pay – ACH

ACH Positive Pay is an online fraud mitigation service which allows a business to manage ACH debits and credits posting to their accounting using filters and blocks.

How it Works

Business Users with the correct permission or Primary and/or Secondary Admins establish maximum credit and/or debit rules on a per account basis. If an ACH transaction is posted to the account outside of the established rule limit maximum an exception is produced, based off of the selection in the rule the business will be able to decide on whether the transaction will remain posted or be returned. Rules can be maximum debit amounts, credit amounts, or to block all transactions that trigger the exception.

Restrictions

ACH Positive Pay Blocks and Filter Rules are only applicable to checking accounts and savings accounts.

Limited to One Rule per account.

Available Rules

-Maximum Allowed ACH Debit – This rule will create an exception for any ACH debit above the established maximum.

-Maximum Allowed ACH Credit – This rule will create an exception for any ACH credit above the established maximum.

-Maximum Allowed Debits and Credits – This rule will create an exception for any ACH credit or debit above the established maximum.

-Block All – This will create an exception for any ACH transaction above the established maximum.
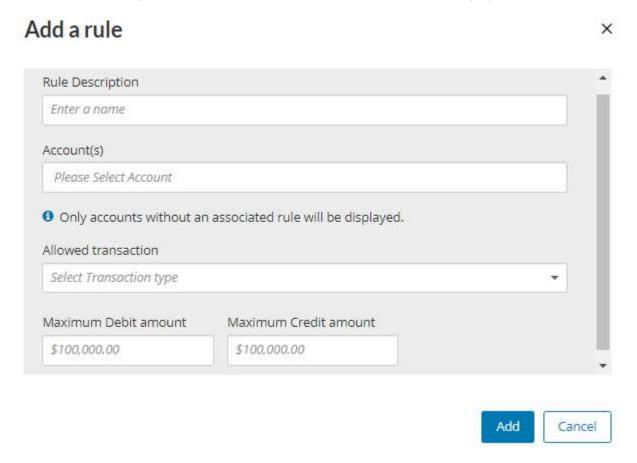
Establishing Blocks and Filters

Primary and Secondary Admins as well as Business Users with Manage ACH Blocks and Filters may establish, edit, or delete ACH blocks and filters. To start adding rules, follow the instructions on the following page.
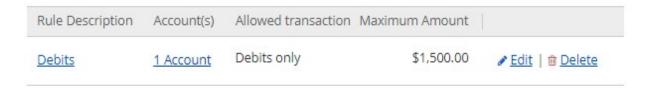
ACH Positive Pay Instructions

1. Select "Account Services"

   Account Services

2. Select "Manage ACH Blocks and Filters"

   ACH Positive Pay

   Manage ACH Blocks and Filters

3. Select "+ Add a rule"

   + Add a rule

4. Fill out the required information on the Add a Rule form that populates

Add a rule ✕

Rule Description

Enter a name

Account(s)

Please Select Account

ⓘ Only accounts without an associated rule will be displayed.

Allowed transaction

Select Transaction type ▼

Maximum Debit amount   Maximum Credit amount

$100,000.00 $100,000.00

Add   Cancel

a. Rule Description – Name your rule

　　b. Account(s) – Select which accounts the rule will apply to

　　c. Allowed transaction – Select the transaction type that the rule will apply to – *Debits, Credits, Debits and Credits, or Block All.*

　　d. Maximum Debit or Credit amount – Set the maximum dollar amount for ACH transactions before the rule is triggered
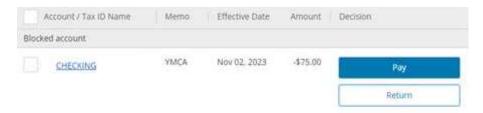
5. Click "Add"

Once the rule has been added it can be edited or deleted under the "Manage Rules" tab:

Rule Description	Account(s)	Allowed transaction	Maximum Amount	
Debits	1 Account	Debits only	$1,500.00	✏ Edit | 🗑 Delete

Managing Exceptions

If any exception rules are triggered by an ACH Debit or Credit a business user/admin will need to review those items and decide to pay or return them before the cutoff time (12:30pm Central Time). If a decision is not made by the cutoff time, the default decision to either pay or return the item will be enacted.

Account / Tax ID Name	Memo	Effective Date	Amount	Decision
Blocked account				
☐ CHECKING	YMCA	Nov 02, 2023	-$75.00	Pay / Return

Manage History

This tab allows users to review the ACH Positive Pay decisions that were made previously.

Returns

If an ACH or check item is set to be returned a member of our Accounting staff will reach out to the responsible individuals listed on the account. A DocuSign will be sent for the appropriate transaction type and will need to be signed the same day the decision was made in order to return the item.

ACH Positive Pay Troubleshooting

In most cases troubleshooting ACH Positive Pay is something that TCCU will need to conduct. Please call us at 800-872-6358 if issues are experienced.

Be sure to review your established rules for accuracy. TCCU cannot make changes on Positive Pay rules on your behalf.

Positive Pay – Check

Check Positive Pay is a fraud mitigation tool available to TCCU Online for Business Admins/Users.

How it Works

Check Positive Pay provides business Admins and Users the ability to record any outstanding checks that have been written off of the registered checking account. Users will receive exceptions for any checks presented against the account that is enrolled in Check Positive Pay, checks recorded in the register will allow the users to recognize any discrepancies within Positive Pay itself and decide to either allow the item to remain posted or to have it returned.

Check Positive Pay Instructions

Check Positive Pay requires Business Users to add check information to their digital register in order for the items to trigger any exceptions.
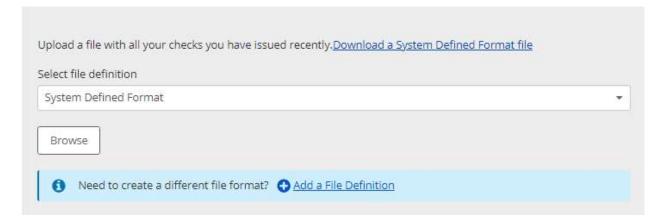
-Check Register - Access

1. Select "Account Services"

2. Select "Manage Issued Checks"
3. Checks can be added to the register on an individual basis or by uploading a Delimited File Type
   a. Uploading Check Register File
   b. Add Individual Checks

<u>-Uploading Check Register File</u>

This method requires that a user uploads a delimited file type. The rules for how that file is read is set by the business user through the Map fields step. Use the step by step instructions for assistance with creating and uploading a check register file and template:

1. From the "Check Register" tab select "Upload Issued Checks" this will prompt the Upload Issued Checks workflow form. You may download a sample by selecting "Download a System Defined Format File" *Note: The File will be a .txt file with commas as the default delimiter. The File format will not necessarily be in line with the default file definitions.*
2. Select "+Add a File Definition" to set new File Field definitions and Mapping directions. *– Continue to Step 3 to learn about File Definitions*
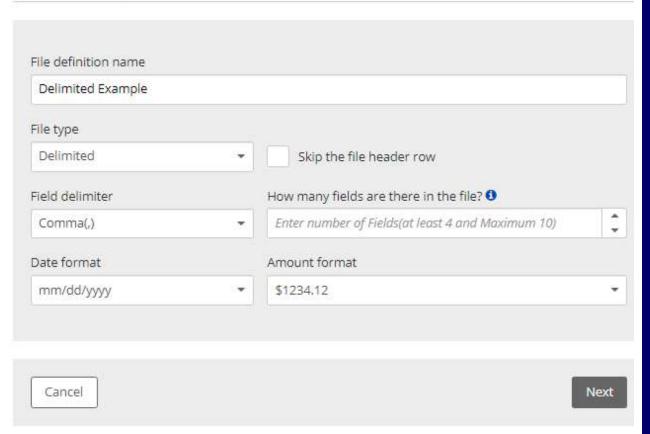
Upload a file with all your checks you have issued recently. Download a System Defined Format file

Select file definition

System Defined Format

Browse

ⓘ   Need to create a different file format?   ⊕ Add a File Definition

3. Set your File Details
    a. File Definition Name
    b. File Type (Delimited or Fixed). *Depending on the file type chosen, the format options and field mapping options will change to accommodate.*

<u>Delimited File Example</u>

1. Select your Delimiter (Comma, Pipe, or Tab)
2. Enter the amount of fields in the file (minimum of 4) – Check Number, Amount, Issue Date, Payee, Void

3. Enter Date Format as it appears on your file
4. Enter Amount Format as it appears on your file

Define file details

File definition name

Delimited Example

File type

Delimited ▾   ☐ Skip the file header row

Field delimiter   How many fields are there in the file? ⓘ

Comma(,) ▾   Enter number of Fields(at least 4 and Maximum 10) ▲▼

Date format   Amount format

mm/dd/yyyy ▾ $1234.12 ▾

Cancel   Next

5. Once your selections are made, advance to the next step by selecting "Next"
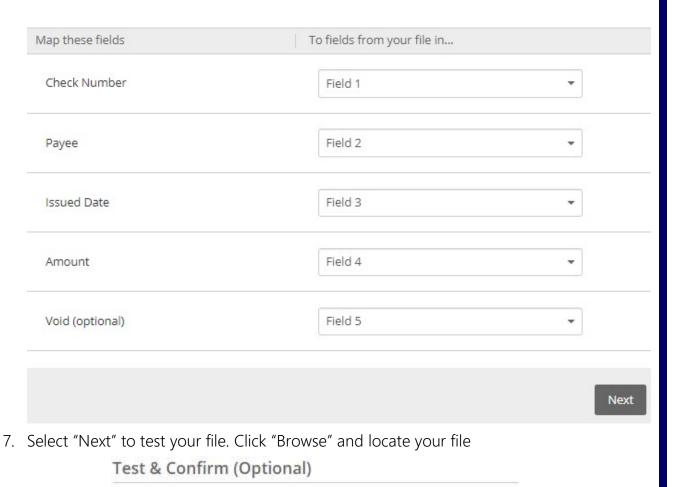6. Input the Field Positions for the check information on your file in the next page. Below is an example of a Comma Delimited file with five fields followed by the correct Mapping Settings for this specific file (this is merely an example, different delimiters and definition choices will determine the file format)

📄 Sample Register1 - Notepad
File   Edit   Format   View   Help
1101,"John Smith",08/20/2023,50000.00,NO
1102,"Allen Winston",09/01/2023,1500.00,NO
1010,"Test Test",09/01/2023,2000.00,YES

Map these fields	To fields from your file in...
Check Number	Field 1
Payee	Field 2
Issued Date	Field 3
Amount	Field 4
Void (optional)	Field 5

Next

7. Select "Next" to test your file. Click "Browse" and locate your file

Test & Confirm (Optional)

You may upload a file to test the mapping
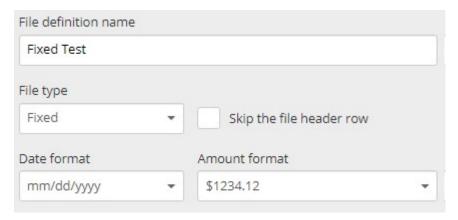
Upload a test file   Browse

Back   Save file definition

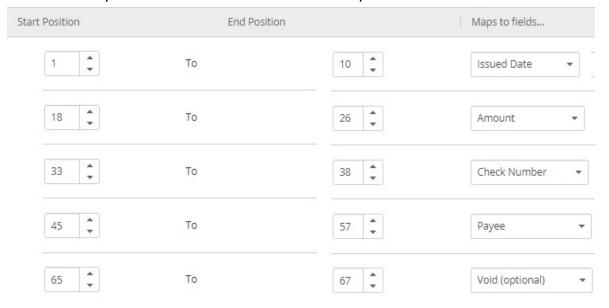8. Upload a test file to confirm that the mapping is correct.

Fixed File Format Instructions

1. Select the Date format and Amount format as it shows on your file – These instructions may also serve as a template to build your own Fixed Data File
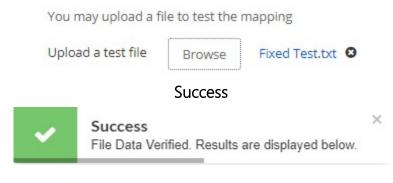
File definition name

Fixed Test

File type

Fixed ▾   ☐ Skip the file header row

Date format   Amount format

mm/dd/yyyy ▾ $1234.12 ▾

2. Establish field mapping starting and ending character positions for each category.

    a. Start Position = the starting character position for the data selection

        i. e.g: Field one = issue date. Date format = mm/dd/yyyy = 10 total characters (maximum)

    b. End Position = the ending character position for the data selection

    Note: Spaces are considered a count in the position.

Start Position	End Position	Maps to fields...
1	To 10	Issued Date ▾
18	To 26	Amount ▾
33	To 38	Check Number ▾
45	To 57	Payee ▾
65	To 67	Void (optional) ▾

3. Once the mapping is complete, continue to the next step to test your mapping and your file. Browse for your file and upload it to test. *Note: If it is successful you will receive a success prompt and have the ability to review the uploaded data. If it fails you will receive a brief error message. Review your file and Mapping settings from the previous step to resolve any input errors.*

You may upload a file to test the mapping

Upload a test file   Browse   Fixed Test.txt ⊗

Success

✔ **Success**
File Data Verified. Results are displayed below.   ✕

Example Results

Payee	Check Number	Date	Void	Amount($0.00)
tester tester	12345	06/01/2023	Yes	$1500.00
me too	12346	09/01/2023	No	$100.00

Imported 2 recipients

-Managing Check Exceptions

When a check is posted to the account that is enrolled in Check Positive pay an exception is produced. Checks presented that are not in the register will still produce an exception, but there will be no information to compare the presented check to. Users need to make a decision before 12:30 PM Central, if the cutoff time is missed then TCCU will leave the item posted.

1. Navigate to Account Services
2. Select "Manage Check Exceptions"
3. If any checks are in the Check Exceptions queue the user is able to review the item:
   a. An image of the posted check my be viewed by clicking the blue Check Icon 💳˅

     b. The Issued Amount and Issued Date are available to compare to the presented date and presented amount to confirm accuracy

4. In the Action column the member may decide to Pay or Return the item
   a. If the item is Paid it will remain posted, no further action necessary
   b. If the item is Returned, continue to Step 5
5. Returned items require that a Reason is required before the item can be returned. Select the appropriate reason from the dropdown
6. Submit the decision

Returns

If an ACH or check item is set to be returned a member of our Accounting staff will reach out to the responsible individuals listed on the account. A DocuSign will be sent for the appropriate transaction type and will need to be signed the same day the decision was made in order to return the item.