**Positive Pay Process**

**User Permission**

* Positive Pay setup must be completed in NuPoint prior to granting access in Digital Banking.
* Access to Positive Pay is located on the Checking Account tab below ACH and Wire permissions.



**Digital Banking User Process**

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**Step 1: Customer may add Issued Checks or Import a file**

\*\* Default cutoff for Positive Pay additions and decisions is 3:00 p.m. CST.

**Manually adding a check:**

* Click “+” to manually add checks or import a file. 
* Select input method. The user has the option to save import file formats as a template for future use.



**If Customer Imports File**

\*\*File can be Fixed Length or CSV (comma-separated values) / Comma Delimited

If Comma Delimited

* User will select the fields that are contained in the file. The fields must be in the order they are saved in the CSV file.
* Enter the number of lines to skip if any header information is included in the file.
* If amounts in file exclude decimals, select that option at the end of the upload screen.





**Step 2: Exceptions**

* Any exceptions will be listed for the user to decision.



* Click on the item to select the appropriate decision.



Any previous decisions will be listed in on the main Positive Pay page and can be displayed by a date range.



